

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2016 PA LTCI 97045 Series/

**Filing Company:** State Farm Mutual Automobile Insurance Company

## Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company  
Product Name: Long Term Care Insurance  
State: Pennsylvania  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.001 Qualified  
Filing Type: Rate - M.U. (Medically underwritten)  
Date Submitted: 06/08/2016  
SERFF Tr Num: STLH-130588955  
SERFF Status: Assigned  
State Tr Num: STLH-130588955  
State Status: Received Review in Progress  
Co Tr Num: 2016 PA LTCI 97045 SERIES

Implementation: 01/01/2017  
Date Requested:  
Author(s): Barb Baxter, David Diffor, Shirley Young, Jeff Mueller, Sabrina Weislak, Elena Oliver, Max Adler  
Reviewer(s): Jim Laverty (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

### State Filing Description:

Proposed aggregate 36% increase (ranges from 0% to 40%) on 1,295 policyholders of State Farm form 97045PA.1

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2016 PA LTCI 97045 Series/

**Filing Company:** State Farm Mutual Automobile Insurance Company

## General Information

Project Name: 2016 PA LTCI 97045 Series

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 36%

Deemer Date:

Submitted By: Max Adler

Filing Description:

Dear Sir or Madam,

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: 2 rounds of 40% have been approved and a 3rd round of 40% is pending

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/08/2016

State Status Changed: 06/08/2016

Created By: Max Adler

Corresponding Filing Tracking Number:

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, IL, I submit the following rate revision filing. We are filing new rate tables for Policy Forms 97045PA.1 and Rider Forms 99504 and 99505. This filing represents an average increase of 36.0%. Rate increases will range from 0% to 40%. These new rates will apply on the policyholder's next anniversary. These rates will be implemented on January 1, 2017, or as soon as possible thereafter.

Most policyholders will be given the option to reduce coverage in an effort to reduce the impact of the proposed increase. Only policyholders who have coverage that is greater than the minimum issue requirements will have this option. Options available include:

- Reduce the daily benefit amount
- Decrease the benefit period
- Increase the elimination period
- Remove an optional rider

We appreciate your time in reviewing this filing. Please don't hesitate to contact us if there is any additional information that we can provide to assist you in your review of this filing.

Sincerely,

Max Adler, ASA, MAAA  
Actuarial Analyst  
State Farm Mutual Automobile Ins. Co.  
(309) 763-9340

## Company and Contact

### Filing Contact Information

Jeff Mueller, Actuarial Analyst II  
One State Farm Plaza  
Bloomington, IL 61710

Jeff.Mueller.rthv@statefarm.com  
309-735-2224 [Phone]  
309-766-1827 [FAX]

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**State:** Pennsylvania **Filing Company:** State Farm Mutual Automobile Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2016 PA LTCI 97045 Series/

### Filing Company Information

State Farm Mutual Automobile  
Insurance Company  
One State Farm Plaza  
Bloomington, IL 61710  
(309) 766-5188 ext. [Phone]

CoCode: 25178  
Group Code: 176  
Group Name:  
FEIN Number: 37-0533100

State of Domicile: Illinois  
Company Type:  
State ID Number:

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### Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	State Farm Mutual Automobile Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long Term Care Insurance		
<b>Project Name/Number:</b>	2016 PA LTCI 97045 Series/		

## Form Schedule

Lead Form Number: 97045PA.1								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Long Term Care	97045PA.1	POL	Other	Form associated with rate filing		
2		Simple Inflation Rider	99504	CER	Other	Form associated with rate filing		
3		Compound Inflation Rider	99505	CER	Other	Form associated with rate filing		

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	State Farm Mutual Automobile Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long Term Care Insurance		
<b>Project Name/Number:</b>	2016 PA LTCI 97045 Series/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	14.500%
<b>Effective Date of Last Rate Revision:</b>	01/01/2016
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Mutual Automobile Insurance Company	352.600%	36.000%	\$573,395	1,295	\$1,592,764	40.000%	0.000%

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	State Farm Mutual Automobile Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long Term Care Insurance		
<b>Project Name/Number:</b>	2016 PA LTCI 97045 Series/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Long Term Care Rate Tables	97045PA.1, 99504, 99505	Revised	Previous State Filing Number: STLH-130015603 Percent Rate Change Request: 36	Current Rate Table B53.pdf, Current Rate Table B54.pdf, Proposed Rate Table B93.pdf, Proposed Rate Table B94.pdf,

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	1.08	2.01	2.61
30-34	1.43	2.65	3.44
35-39	1.85	3.43	4.46
40	2.09	3.86	5.03
41	2.19	4.04	5.26
42	2.29	4.22	5.47
43	2.42	4.46	5.80
44	2.55	4.69	6.11
45	2.68	4.95	6.43
46	2.82	5.19	6.76
47	2.99	5.52	7.18
48	3.14	5.76	7.52
49	3.27	6.01	7.87
50	3.42	6.27	8.21
51	3.54	6.52	8.54
52	3.69	6.77	8.90
53	3.86	7.12	9.42
54	4.05	7.48	9.94
55	4.22	7.82	10.45
56	4.43	8.22	11.05
57	4.69	8.73	11.74
58	5.00	9.28	12.44
59	5.35	9.87	13.19
60	5.72	10.55	14.00
61	6.12	11.28	14.93
62	6.59	12.13	16.03
63	7.06	13.02	17.25
64	7.56	13.95	18.54
65	8.11	15.00	20.00
66	8.76	16.25	21.71
67	9.58	17.81	23.81
68	10.52	19.58	26.15
69	11.57	21.56	28.72
70	12.75	23.77	31.61
71	14.12	26.36	34.95
72	15.70	29.39	38.85
73	17.73	33.38	43.85
74	19.22	36.32	47.51
75	20.20	38.31	49.93
76	22.39	42.58	55.35
77	24.40	46.49	60.28
78	27.49	52.41	67.94
79	30.59	58.32	75.61
80	33.68	64.24	83.28
81	36.80	70.13	90.95
82	39.90	76.05	98.61
83	42.99	81.96	106.27
84	46.09	87.88	113.94
	ZZ 11B53	ZZ 31B53	ZZ 51B53

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.98	1.82	2.40
30-34	1.29	2.37	3.16
35-39	1.67	3.08	4.12
40	1.87	3.47	4.65
41	1.96	3.63	4.84
42	2.05	3.81	5.06
43	2.17	4.03	5.36
44	2.29	4.24	5.66
45	2.40	4.46	5.96
46	2.53	4.68	6.24
47	2.68	4.97	6.62
48	2.81	5.20	6.96
49	2.93	5.44	7.28
50	3.06	5.65	7.59
51	3.19	5.88	7.91
52	3.31	6.10	8.22
53	3.46	6.42	8.71
54	3.62	6.72	9.19
55	3.78	7.04	9.66
56	3.98	7.42	10.22
57	4.22	7.87	10.86
58	4.50	8.37	11.52
59	4.80	8.90	12.19
60	5.13	9.50	12.95
61	5.50	10.15	13.81
62	5.92	10.94	14.82
63	6.35	11.74	15.95
64	6.79	12.58	17.14
65	7.29	13.51	18.49
66	7.88	14.64	20.09
67	8.61	16.04	22.01
68	9.45	17.65	24.18
69	10.40	19.40	26.55
70	11.47	21.41	29.23
71	12.70	23.74	32.33
72	14.11	26.48	35.90
73	15.94	30.07	40.56
74	17.27	32.72	43.92
75	18.15	34.51	46.16
76	20.12	38.36	51.18
77	21.92	41.89	55.75
78	24.71	47.22	62.85
79	27.49	52.54	69.93
80	30.28	57.88	77.00
81	33.07	63.20	84.10
82	35.86	68.54	91.18
83	38.64	73.86	98.27
84	41.43	79.18	105.36
	ZZ 21B53	ZZ 41B53	ZZ 61B53

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania



State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	1.94	3.09	4.11
30-34	2.55	4.07	5.39
35-39	3.32	5.28	7.00
40	3.74	5.97	7.90
41	3.92	6.23	8.26
42	4.09	6.51	8.61
43	4.34	6.88	9.12
44	4.55	7.25	9.61
45	4.81	7.65	10.11
46	5.06	8.00	10.63
47	5.36	8.52	11.29
48	5.64	8.99	11.87
49	5.89	9.46	12.47
50	6.15	9.94	13.06
51	6.39	10.41	13.65
52	6.68	10.90	14.26
53	7.00	11.41	15.08
54	7.37	11.95	15.92
55	7.69	12.47	16.73
56	8.10	13.06	17.68
57	8.53	13.78	18.71
58	8.99	14.58	19.73
59	9.49	15.43	20.78
60	10.02	16.39	21.91
61	10.61	17.45	23.21
62	11.35	18.65	24.75
63	12.16	19.91	26.45
64	13.03	21.23	28.29
65	14.01	22.69	30.34
66	15.12	24.39	32.71
67	16.47	26.48	35.52
68	17.91	28.83	38.66
69	19.50	31.42	42.09
70	21.29	34.29	45.91
71	23.30	37.61	50.22
72	25.62	41.39	55.15
73	28.57	46.29	61.36
74	30.89	50.13	66.22
75	32.64	53.02	69.83
76	35.77	58.19	76.44
77	38.67	63.01	82.58
78	42.69	69.58	91.18
79	46.72	76.14	99.80
80	50.75	82.72	108.41
81	54.79	89.27	117.02
82	58.83	95.85	125.65
83	62.85	102.42	134.24
84	66.87	108.99	142.85
	ZS11B53	ZS31B53	ZS51B53

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.75	2.81	3.80
30-34	2.30	3.67	4.99
35-39	3.00	4.76	6.47
40	3.37	5.38	7.30
41	3.51	5.62	7.62
42	3.68	5.87	7.97
43	3.90	6.22	8.43
44	4.12	6.56	8.90
45	4.31	6.90	9.37
46	4.53	7.22	9.82
47	4.82	7.68	10.43
48	5.06	8.11	10.99
49	5.29	8.54	11.53
50	5.54	8.97	12.09
51	5.78	9.40	12.65
52	6.01	9.81	13.18
53	6.30	10.28	13.96
54	6.61	10.75	14.73
55	6.91	11.21	15.48
56	7.28	11.76	16.34
57	7.67	12.42	17.28
58	8.08	13.14	18.25
59	8.52	13.93	19.21
60	8.98	14.78	20.26
61	9.56	15.72	21.46
62	10.18	16.79	22.86
63	10.93	17.93	24.45
64	11.72	19.12	26.15
65	12.60	20.45	28.05
66	13.59	22.01	30.25
67	14.78	23.86	32.84
68	16.10	25.99	35.75
69	17.54	28.30	38.92
70	19.15	30.91	42.45
71	20.95	33.87	46.44
72	23.02	37.29	50.99
73	25.67	41.71	56.76
74	27.76	45.16	61.21
75	29.31	47.76	64.57
76	32.13	52.44	70.68
77	34.74	56.78	76.37
78	38.38	62.70	84.33
79	42.00	68.60	92.30
80	45.63	74.53	100.25
81	49.24	80.45	108.20
82	52.87	86.37	116.16
83	56.49	92.29	124.12
84	60.11	98.21	132.09
	ZS21B53	ZS41B53	ZS61B53

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	2.76	4.32	5.62
30-34	3.65	5.70	7.41
35-39	4.74	7.38	9.63
40	5.34	8.34	10.84
41	5.58	8.71	11.33
42	5.83	9.10	11.83
43	6.15	9.63	12.51
44	6.49	10.14	13.19
45	6.84	10.68	13.89
46	7.19	11.19	14.59
47	7.61	11.90	15.49
48	7.88	12.36	16.19
49	8.13	12.83	16.89
50	8.37	13.31	17.61
51	8.60	13.80	18.30
52	8.88	14.26	19.01
53	9.20	14.82	19.83
54	9.57	15.42	20.62
55	9.90	16.01	21.45
56	10.30	16.66	22.37
57	10.76	17.43	23.39
58	11.25	18.22	24.48
59	11.79	19.06	25.56
60	12.33	19.98	26.78
61	12.97	21.00	28.14
62	13.73	22.25	29.79
63	14.57	23.60	31.56
64	15.48	25.07	33.47
65	16.49	26.71	35.62
66	17.65	28.59	38.08
67	19.02	30.79	40.96
68	20.54	33.21	44.16
69	22.21	35.86	47.64
70	24.07	38.78	51.51
71	26.13	42.10	55.86
72	28.49	45.91	60.84
73	31.42	50.81	67.07
74	33.73	54.60	71.94
75	35.47	57.49	75.59
76	38.56	62.65	82.23
77	41.47	67.46	88.40
78	45.34	73.76	96.67
79	49.25	80.09	104.97
80	53.12	86.42	113.25
81	57.03	92.71	121.54
82	60.90	99.05	129.82
83	64.78	105.37	138.10
84	68.69	111.69	146.40
	ZC11B53	ZC31B53	ZC51B53

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

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Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.51	3.91	5.21
30-34	3.30	5.12	6.84
35-39	4.27	6.64	8.89
40	4.80	7.51	10.03
41	5.00	7.83	10.45
42	5.23	8.20	10.94
43	5.54	8.67	11.58
44	5.84	9.14	12.21
45	6.13	9.63	12.86
46	6.45	10.09	13.48
47	6.85	10.72	14.32
48	7.08	11.16	14.98
49	7.30	11.59	15.63
50	7.54	11.99	16.28
51	7.75	12.42	16.92
52	7.97	12.82	17.56
53	8.27	13.37	18.32
54	8.59	13.88	19.09
55	8.90	14.42	19.83
56	9.27	15.02	20.69
57	9.69	15.71	21.62
58	10.13	16.45	22.64
59	10.57	17.18	23.64
60	11.07	18.00	24.77
61	11.65	18.94	26.05
62	12.33	20.03	27.52
63	13.10	21.26	29.19
64	13.90	22.60	30.96
65	14.81	24.07	32.95
66	15.86	25.76	35.20
67	17.10	27.74	37.87
68	18.46	29.92	40.84
69	19.98	32.29	44.07
70	21.63	34.93	47.64
71	23.49	37.93	51.67
72	25.59	41.38	56.26
73	28.26	45.77	62.04
74	30.31	49.21	66.52
75	31.86	51.81	69.90
76	34.67	56.44	76.04
77	37.27	60.77	81.74
78	40.77	66.46	89.40
79	44.28	72.17	97.07
80	47.76	77.87	104.71
81	51.24	83.56	112.39
82	54.74	89.25	120.05
83	58.22	94.94	127.71
84	61.73	100.64	135.37
	ZC21B53	ZC41B53	ZC61B53

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	0.92	1.71	2.22
30-34	1.22	2.25	2.93
35-39	1.57	2.92	3.79
40	1.78	3.28	4.28
41	1.86	3.44	4.47
42	1.95	3.59	4.65
43	2.06	3.79	4.93
44	2.17	3.99	5.20
45	2.28	4.21	5.47
46	2.40	4.41	5.75
47	2.54	4.69	6.11
48	2.67	4.90	6.40
49	2.78	5.11	6.69
50	2.91	5.33	6.98
51	3.01	5.55	7.26
52	3.14	5.76	7.57
53	3.28	6.06	8.01
54	3.44	6.36	8.45
55	3.59	6.65	8.89
56	3.77	6.99	9.40
57	3.99	7.42	9.98
58	4.25	7.89	10.58
59	4.55	8.39	11.22
60	4.86	8.97	11.91
61	5.20	9.59	12.70
62	5.60	10.32	13.63
63	6.00	11.07	14.67
64	6.43	11.86	15.77
65	6.90	12.76	17.01
66	7.45	13.82	18.46
67	8.15	15.15	20.25
68	8.95	16.65	22.24
69	9.84	18.34	24.43
70	10.84	20.22	26.88
71	12.01	22.42	29.72
72	13.35	25.00	33.04
73	15.08	28.39	37.29
74	16.35	30.89	40.41
75	17.18	32.58	42.46
76	19.04	36.21	47.07
77	20.75	39.54	51.27
78	23.38	44.57	57.78
79	26.02	49.60	64.30
80	28.64	54.63	70.83
81	31.30	59.64	77.35
82	33.93	64.68	83.86
83	36.56	69.70	90.38
84	39.20	74.74	96.90
	ZZ 12B53	ZZ 32B53	ZZ 52B53

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.83	1.55	2.04
30-34	1.10	2.02	2.69
35-39	1.42	2.62	3.50
40	1.59	2.95	3.95
41	1.67	3.09	4.12
42	1.74	3.24	4.30
43	1.85	3.43	4.56
44	1.95	3.61	4.81
45	2.04	3.79	5.07
46	2.15	3.98	5.31
47	2.28	4.23	5.63
48	2.39	4.42	5.92
49	2.49	4.63	6.19
50	2.60	4.81	6.46
51	2.71	5.00	6.73
52	2.82	5.19	6.99
53	2.94	5.46	7.41
54	3.08	5.72	7.82
55	3.21	5.99	8.22
56	3.38	6.31	8.69
57	3.59	6.69	9.24
58	3.83	7.12	9.80
59	4.08	7.57	10.37
60	4.36	8.08	11.01
61	4.68	8.63	11.74
62	5.03	9.30	12.60
63	5.40	9.98	13.56
64	5.77	10.70	14.58
65	6.20	11.49	15.73
66	6.70	12.45	17.09
67	7.32	13.64	18.72
68	8.04	15.01	20.56
69	8.84	16.50	22.58
70	9.75	18.21	24.86
71	10.80	20.19	27.50
72	12.00	22.52	30.53
73	13.56	25.57	34.49
74	14.69	27.83	37.35
75	15.44	29.35	39.26
76	17.11	32.62	43.53
77	18.64	35.63	47.41
78	21.02	40.16	53.45
79	23.38	44.68	59.47
80	25.75	49.23	65.49
81	28.12	53.75	71.52
82	30.50	58.29	77.55
83	32.86	62.82	83.58
84	35.23	67.34	89.61
	ZZ 22B53	ZZ 42B53	ZZ 62B53

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	1.65	2.63	3.50
30-34	2.17	3.46	4.58
35-39	2.82	4.49	5.95
40	3.18	5.08	6.72
41	3.33	5.30	7.02
42	3.48	5.54	7.32
43	3.69	5.85	7.76
44	3.87	6.17	8.17
45	4.09	6.51	8.60
46	4.30	6.80	9.04
47	4.56	7.25	9.60
48	4.80	7.65	10.10
49	5.01	8.05	10.61
50	5.23	8.45	11.11
51	5.43	8.85	11.61
52	5.68	9.27	12.13
53	5.95	9.70	12.83
54	6.27	10.16	13.54
55	6.54	10.61	14.23
56	6.89	11.11	15.04
57	7.25	11.72	15.91
58	7.65	12.40	16.78
59	8.07	13.12	17.67
60	8.52	13.94	18.63
61	9.02	14.84	19.74
62	9.65	15.86	21.05
63	10.34	16.93	22.49
64	11.08	18.06	24.06
65	11.92	19.30	25.80
66	12.86	20.74	27.82
67	14.01	22.52	30.21
68	15.23	24.52	32.88
69	16.58	26.72	35.80
70	18.11	29.16	39.04
71	19.82	31.99	42.71
72	21.79	35.20	46.90
73	24.30	39.37	52.18
74	26.27	42.63	56.32
75	27.76	45.09	59.39
76	30.42	49.49	65.01
77	32.89	53.59	70.23
78	36.31	59.18	77.55
79	39.73	64.75	84.88
80	43.16	70.35	92.20
81	46.60	75.92	99.52
82	50.03	81.52	106.86
83	53.45	87.10	114.17
84	56.87	92.69	121.49
	ZS12B53	ZS32B53	ZS52B53

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.49	2.39	3.23
30-34	1.96	3.12	4.24
35-39	2.55	4.05	5.50
40	2.87	4.58	6.21
41	2.99	4.78	6.48
42	3.13	4.99	6.78
43	3.32	5.29	7.17
44	3.50	5.58	7.57
45	3.67	5.87	7.97
46	3.85	6.14	8.35
47	4.10	6.53	8.87
48	4.30	6.90	9.35
49	4.50	7.26	9.81
50	4.71	7.63	10.28
51	4.92	7.99	10.76
52	5.11	8.34	11.21
53	5.36	8.74	11.87
54	5.62	9.14	12.53
55	5.88	9.53	13.17
56	6.19	10.00	13.90
57	6.52	10.56	14.70
58	6.87	11.18	15.52
59	7.25	11.85	16.34
60	7.64	12.57	17.23
61	8.13	13.37	18.25
62	8.66	14.28	19.44
63	9.30	15.25	20.79
64	9.97	16.26	22.24
65	10.72	17.39	23.86
66	11.56	18.72	25.73
67	12.57	20.29	27.93
68	13.69	22.10	30.40
69	14.92	24.07	33.10
70	16.29	26.29	36.10
71	17.82	28.81	39.50
72	19.58	31.71	43.37
73	21.83	35.47	48.27
74	23.61	38.41	52.06
75	24.93	40.62	54.91
76	27.33	44.60	60.11
77	29.55	48.29	64.95
78	32.64	53.32	71.72
79	35.72	58.34	78.50
80	38.81	63.39	85.26
81	41.88	68.42	92.02
82	44.96	73.45	98.79
83	48.04	78.49	105.56
84	51.12	83.52	112.34
	ZS22B53	ZS42B53	ZS62B53

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania



State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	<u>Benefit Period</u>	<u>Benefit Period</u>	<u>Benefit Period</u>
18-29	2.35	3.67	4.78
30-34	3.10	4.85	6.30
35-39	4.03	6.28	8.19
40	4.54	7.09	9.22
41	4.75	7.41	9.64
42	4.96	7.74	10.06
43	5.23	8.19	10.64
44	5.52	8.62	11.22
45	5.82	9.08	11.81
46	6.11	9.52	12.41
47	6.47	10.12	13.17
48	6.70	10.51	13.77
49	6.91	10.91	14.36
50	7.12	11.32	14.98
51	7.31	11.74	15.56
52	7.55	12.13	16.17
53	7.82	12.60	16.86
54	8.14	13.11	17.54
55	8.42	13.62	18.24
56	8.76	14.17	19.02
57	9.15	14.82	19.89
58	9.57	15.50	20.82
59	10.03	16.21	21.74
60	10.49	16.99	22.78
61	11.03	17.86	23.93
62	11.68	18.92	25.34
63	12.39	20.07	26.84
64	13.17	21.32	28.47
65	14.02	22.72	30.29
66	15.01	24.31	32.39
67	16.18	26.19	34.84
68	17.47	28.24	37.56
69	18.89	30.50	40.52
70	20.47	32.98	43.81
71	22.22	35.80	47.51
72	24.23	39.04	51.74
73	26.72	43.21	57.04
74	28.69	46.44	61.18
75	30.17	48.89	64.29
76	32.79	53.28	69.93
77	35.27	57.37	75.18
78	38.56	62.73	82.21
79	41.89	68.11	89.27
80	45.18	73.50	96.32
81	48.50	78.85	103.37
82	51.79	84.24	110.41
83	55.09	89.61	117.45
84	58.42	94.99	124.51
	ZC12B53	ZC32B53	ZC52B53

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.13	3.33	4.43
30-34	2.81	4.35	5.82
35-39	3.63	5.65	7.56
40	4.08	6.39	8.53
41	4.25	6.66	8.89
42	4.45	6.97	9.30
43	4.71	7.37	9.85
44	4.97	7.77	10.38
45	5.21	8.19	10.94
46	5.49	8.58	11.46
47	5.83	9.12	12.18
48	6.02	9.49	12.74
49	6.21	9.86	13.29
50	6.41	10.20	13.85
51	6.59	10.56	14.39
52	6.78	10.90	14.93
53	7.03	11.37	15.58
54	7.31	11.80	16.24
55	7.57	12.26	16.86
56	7.88	12.77	17.60
57	8.24	13.36	18.39
58	8.62	13.99	19.25
59	8.99	14.61	20.11
60	9.41	15.31	21.07
61	9.91	16.11	22.15
62	10.49	17.03	23.40
63	11.14	18.08	24.83
64	11.82	19.22	26.33
65	12.60	20.47	28.02
66	13.49	21.91	29.94
67	14.54	23.59	32.21
68	15.70	25.45	34.73
69	16.99	27.46	37.48
70	18.40	29.71	40.52
71	19.98	32.26	43.94
72	21.76	35.19	47.85
73	24.03	38.93	52.76
74	25.78	41.85	56.57
75	27.10	44.06	59.45
76	29.49	48.00	64.67
77	31.70	51.68	69.52
78	34.67	56.52	76.03
79	37.66	61.38	82.55
80	40.62	66.23	89.05
81	43.58	71.07	95.58
82	46.55	75.90	102.10
83	49.51	80.74	108.61
84	52.50	85.59	115.13
	ZC22B53	ZC42B53	ZC62B53

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B53 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.19	2.22	2.91
30-34	1.57	2.93	3.83
35-39	2.04	3.81	4.96
40	2.29	4.29	5.60
41	2.41	4.49	5.85
42	2.50	4.67	6.10
43	2.65	4.95	6.46
44	2.79	5.22	6.81
45	2.94	5.49	7.16
46	3.08	5.76	7.53
47	3.28	6.13	8.00
48	3.45	6.42	8.40
49	3.61	6.70	8.79
50	3.78	7.02	9.17
51	3.94	7.30	9.57
52	4.11	7.59	9.96
53	4.31	7.96	10.50
54	4.51	8.34	11.07
55	4.72	8.76	11.70
56	4.97	9.25	12.39
57	5.28	9.81	13.16
58	5.62	10.43	13.97
59	6.00	11.12	14.82
60	6.43	11.88	15.79
61	6.90	12.74	16.87
62	7.43	13.72	18.15
63	7.96	14.72	19.49
64	8.49	15.74	20.93
65	9.09	16.89	22.55
66	9.84	18.34	24.52
67	10.83	20.18	26.94
68	12.02	22.34	29.80
69	13.37	24.77	32.92
70	14.92	27.54	36.49
71	16.66	30.75	40.60
72	18.65	34.10	45.33
73	20.03	35.73	50.54
74	21.73	38.29	55.88
75	23.71	42.27	58.89
76	26.56	49.14	65.41
77	29.25	55.23	71.39
78	32.36	62.25	80.47
79	35.34	69.28	89.56
80	40.39	76.29	98.64
81	44.12	83.33	107.70
82	47.83	90.33	116.78
83	51.55	97.37	125.87
84	55.28	104.37	134.94
	ZZ 11B54	ZZ 31B54	ZZ 51B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.07	1.99	2.68
30-34	1.42	2.65	3.55
35-39	1.83	3.43	4.59
40	2.06	3.86	5.19
41	2.16	4.05	5.43
42	2.25	4.21	5.66
43	2.38	4.45	5.98
44	2.51	4.70	6.31
45	2.65	4.95	6.64
46	2.78	5.19	6.97
47	2.95	5.52	7.41
48	3.09	5.78	7.77
49	3.25	6.05	8.14
50	3.40	6.31	8.49
51	3.56	6.59	8.86
52	3.70	6.84	9.21
53	3.87	7.16	9.71
54	4.05	7.51	10.24
55	4.25	7.89	10.81
56	4.47	8.31	11.45
57	4.73	8.83	12.17
58	5.05	9.40	12.93
59	5.40	10.03	13.72
60	5.78	10.71	14.61
61	6.20	11.48	15.61
62	6.68	12.36	16.78
63	7.15	13.26	18.03
64	7.63	14.19	19.37
65	8.17	15.24	20.85
66	8.85	16.54	22.68
67	9.73	18.17	24.93
68	10.80	20.14	27.54
69	12.02	22.32	30.45
70	13.41	24.82	33.75
71	14.33	27.72	37.54
72	15.31	29.20	41.92
73	16.52	30.72	45.91
74	17.93	33.38	50.02
75	19.73	37.28	54.44
76	22.56	43.04	60.49
77	25.32	48.80	66.03
78	28.01	54.57	74.42
79	30.88	60.46	82.81
80	36.31	66.59	91.20
81	39.66	72.71	99.60
82	42.99	78.84	108.00
83	46.33	84.97	116.38
84	49.69	91.10	124.78
	ZZ 21B54	ZZ 41B54	ZZ 61B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.22	3.65	4.92
30-34	2.93	4.82	6.47
35-39	3.80	6.24	8.38
40	4.28	7.04	9.46
41	4.49	7.36	9.88
42	4.67	7.68	10.30
43	4.93	8.12	10.91
44	5.20	8.58	11.51
45	5.49	9.02	12.11
46	5.75	9.45	12.72
47	6.12	10.07	13.52
48	6.42	10.57	14.16
49	6.70	11.07	14.78
50	6.99	11.60	15.40
51	7.28	12.11	16.03
52	7.59	12.60	16.66
53	7.96	13.20	17.54
54	8.34	13.78	18.49
55	8.76	14.42	19.53
56	9.21	15.15	20.64
57	9.72	15.99	21.84
58	10.25	16.93	23.07
59	10.80	17.96	24.33
60	11.41	19.09	25.73
61	12.10	20.33	27.28
62	12.93	21.75	29.12
63	13.81	23.22	31.11
64	14.77	24.75	33.24
65	15.84	26.45	35.62
66	17.11	28.47	38.43
67	18.64	30.98	41.81
68	20.44	33.90	45.70
69	22.44	37.12	49.96
70	24.66	40.76	54.75
71	27.16	44.91	60.18
72	30.02	49.67	66.37
73	32.28	55.12	73.40
74	34.69	60.10	80.55
75	37.14	63.58	85.36
76	40.34	69.81	93.70
77	43.53	76.02	101.51
78	46.73	82.20	112.08
79	49.93	89.46	122.68
80	55.81	97.16	133.29
81	60.24	104.89	143.85
82	64.66	112.59	154.45
83	69.09	120.33	165.05
84	73.52	128.05	175.63
	ZS11B54	ZS31B54	ZS51B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.99	3.28	4.53
30-34	2.63	4.35	5.99
35-39	3.39	5.64	7.75
40	3.84	6.36	8.76
41	4.03	6.65	9.15
42	4.19	6.93	9.56
43	4.44	7.33	10.10
44	4.68	7.73	10.65
45	4.93	8.14	11.20
46	5.18	8.53	11.76
47	5.50	9.07	12.50
48	5.74	9.55	13.09
49	6.01	9.99	13.67
50	6.30	10.45	14.24
51	6.58	10.91	14.84
52	6.83	11.36	15.40
53	7.14	11.89	16.22
54	7.50	12.42	17.09
55	7.87	13.00	18.06
56	8.27	13.64	19.09
57	8.73	14.40	20.19
58	9.21	15.25	21.33
59	9.71	16.19	22.51
60	10.25	17.20	23.77
61	10.87	18.32	25.22
62	11.63	19.61	26.92
63	12.42	20.93	28.77
64	13.26	22.30	30.74
65	14.24	23.83	32.94
66	15.38	25.67	35.55
67	16.76	27.92	38.69
68	18.37	30.54	42.25
69	20.16	33.44	46.21
70	22.16	36.73	50.63
71	23.68	40.48	55.65
72	25.29	44.77	61.39
73	27.30	49.05	67.05
74	29.22	51.32	73.59
75	31.02	54.38	78.95
76	33.87	60.03	86.66
77	36.73	65.53	93.86
78	39.57	71.79	103.66
79	42.45	78.25	113.46
80	48.46	84.99	123.25
81	52.33	91.75	133.03
82	56.17	98.50	142.83
83	60.01	105.25	152.61
84	63.87	112.00	162.40
	ZS21B54	ZS41B54	ZS61B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.13	5.15	6.88
30-34	4.12	6.81	9.06
35-39	5.36	8.84	11.75
40	6.03	9.96	13.27
41	6.31	10.40	13.86
42	6.59	10.88	14.48
43	6.97	11.50	15.32
44	7.35	12.14	16.15
45	7.73	12.75	16.99
46	8.11	13.41	17.86
47	8.63	14.25	18.98
48	8.94	14.77	19.71
49	9.26	15.28	20.44
50	9.58	15.80	21.16
51	9.90	16.32	21.91
52	10.21	16.84	22.64
53	10.60	17.48	23.53
54	11.02	18.15	24.46
55	11.45	18.86	25.46
56	11.93	19.63	26.54
57	12.44	20.52	27.74
58	13.01	21.44	29.00
59	13.56	22.44	30.30
60	14.20	23.52	31.76
61	14.92	24.73	33.38
62	15.77	26.17	35.31
63	16.69	27.74	37.38
64	17.68	29.41	39.59
65	18.79	31.25	42.07
66	20.09	33.47	44.99
67	21.67	36.08	48.45
68	23.53	39.08	52.43
69	25.58	42.37	56.79
70	27.88	46.05	61.67
71	30.44	50.23	67.18
72	33.33	55.03	73.44
73	35.59	60.47	80.48
74	38.25	66.03	87.65
75	41.23	69.79	92.48
76	45.21	76.23	100.84
77	48.97	82.27	108.66
78	52.41	87.85	118.85
79	55.52	93.68	129.06
80	61.52	101.06	139.25
81	66.03	108.47	149.43
82	70.53	115.85	159.62
83	75.03	123.26	169.83
84	79.54	130.65	180.02
	ZC11B54	ZC31B54	ZC51B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.82	4.63	6.35
30-34	3.70	6.13	8.40
35-39	4.80	7.96	10.87
40	5.42	8.97	12.27
41	5.66	9.38	12.82
42	5.92	9.81	13.40
43	6.24	10.35	14.17
44	6.60	10.94	14.95
45	6.95	11.50	15.70
46	7.29	12.08	16.50
47	7.74	12.83	17.54
48	8.03	13.29	18.23
49	8.31	13.78	18.91
50	8.61	14.24	19.57
51	8.90	14.73	20.26
52	9.18	15.18	20.94
53	9.53	15.74	21.77
54	9.90	16.34	22.62
55	10.30	16.99	23.54
56	10.72	17.69	24.55
57	11.19	18.47	25.65
58	11.67	19.33	26.81
59	12.20	20.22	28.03
60	12.77	21.18	29.37
61	13.41	22.29	30.88
62	14.18	23.59	32.64
63	15.01	24.99	34.57
64	15.88	26.50	36.62
65	16.88	28.16	38.90
66	18.06	30.15	41.60
67	19.48	32.51	44.82
68	21.14	35.21	48.48
69	22.99	38.17	52.52
70	25.05	41.48	57.02
71	26.61	45.28	62.11
72	28.27	49.60	67.91
73	30.28	53.89	73.59
74	32.53	58.83	80.16
75	35.24	62.88	85.53
76	38.51	67.63	93.27
77	41.12	72.09	100.50
78	43.71	76.57	109.92
79	46.35	81.54	119.35
80	52.42	87.97	128.77
81	56.27	94.42	138.18
82	60.11	100.85	147.61
83	63.92	107.29	157.03
84	67.77	113.72	166.46
	ZC21B54	ZC41B54	ZC61B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania



State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.01	1.89	2.47
30-34	1.34	2.49	3.26
35-39	1.73	3.24	4.22
40	1.95	3.65	4.76
41	2.05	3.82	4.98
42	2.13	3.97	5.19
43	2.25	4.21	5.49
44	2.37	4.44	5.79
45	2.50	4.67	6.09
46	2.62	4.90	6.40
47	2.79	5.21	6.80
48	2.93	5.46	7.14
49	3.07	5.70	7.48
50	3.21	5.97	7.80
51	3.35	6.21	8.14
52	3.50	6.46	8.47
53	3.67	6.77	8.93
54	3.84	7.09	9.41
55	4.01	7.45	9.95
56	4.23	7.87	10.54
57	4.49	8.34	11.19
58	4.78	8.87	11.88
59	5.10	9.46	12.60
60	5.47	10.10	13.43
61	5.87	10.83	14.35
62	6.32	11.67	15.44
63	6.77	12.52	16.58
64	7.22	13.39	17.80
65	7.73	14.36	19.18
66	8.37	15.60	20.85
67	9.21	17.16	22.91
68	10.22	19.00	25.34
69	11.37	21.07	28.00
70	12.69	23.42	31.03
71	14.17	26.15	34.53
72	15.86	29.00	38.55
73	17.03	30.39	42.98
74	18.48	32.56	47.52
75	20.16	35.95	50.08
76	22.59	41.79	55.63
77	24.88	46.97	60.71
78	27.52	52.94	68.44
79	30.06	58.92	76.17
80	34.35	64.88	83.89
81	37.52	70.87	91.60
82	40.68	76.82	99.32
83	43.84	82.81	107.05
84	47.01	88.76	114.76
	ZZ 12B54	ZZ 32B54	ZZ 52B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.91	1.69	2.28
30-34	1.21	2.25	3.02
35-39	1.56	2.92	3.90
40	1.75	3.28	4.41
41	1.84	3.44	4.62
42	1.91	3.58	4.81
43	2.02	3.78	5.09
44	2.13	4.00	5.37
45	2.25	4.21	5.65
46	2.36	4.41	5.93
47	2.51	4.69	6.30
48	2.63	4.92	6.61
49	2.76	5.15	6.92
50	2.89	5.37	7.22
51	3.03	5.60	7.54
52	3.15	5.82	7.83
53	3.29	6.09	8.26
54	3.44	6.39	8.71
55	3.61	6.71	9.19
56	3.80	7.07	9.74
57	4.02	7.51	10.35
58	4.29	7.99	11.00
59	4.59	8.53	11.67
60	4.92	9.11	12.43
61	5.27	9.76	13.28
62	5.68	10.51	14.27
63	6.08	11.28	15.33
64	6.49	12.07	16.47
65	6.95	12.96	17.73
66	7.53	14.07	19.29
67	8.28	15.45	21.20
68	9.19	17.13	23.42
69	10.22	18.98	25.90
70	11.40	21.11	28.70
71	12.19	23.57	31.93
72	13.02	24.83	35.65
73	14.05	26.13	39.04
74	15.25	28.39	42.54
75	16.78	31.71	46.30
76	19.19	36.60	51.44
77	21.53	41.50	56.16
78	23.82	46.41	63.29
79	26.26	51.42	70.43
80	30.88	56.63	77.56
81	33.73	61.84	84.71
82	36.56	67.05	91.85
83	39.40	72.26	98.98
84	42.26	77.48	106.12
	ZZ 22B54	ZZ 42B54	ZZ 62B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.89	3.10	4.18
30-34	2.49	4.10	5.50
35-39	3.23	5.31	7.13
40	3.64	5.99	8.05
41	3.82	6.26	8.40
42	3.97	6.53	8.76
43	4.19	6.91	9.28
44	4.42	7.30	9.79
45	4.67	7.67	10.30
46	4.89	8.04	10.82
47	5.20	8.56	11.50
48	5.46	8.99	12.04
49	5.70	9.41	12.57
50	5.94	9.87	13.10
51	6.19	10.30	13.63
52	6.46	10.72	14.17
53	6.77	11.23	14.92
54	7.09	11.72	15.73
55	7.45	12.26	16.61
56	7.83	12.88	17.55
57	8.27	13.60	18.57
58	8.72	14.40	19.62
59	9.19	15.27	20.69
60	9.70	16.24	21.88
61	10.29	17.29	23.20
62	11.00	18.50	24.77
63	11.74	19.75	26.46
64	12.56	21.05	28.27
65	13.47	22.49	30.29
66	14.55	24.21	32.68
67	15.85	26.35	35.56
68	17.38	28.83	38.87
69	19.08	31.57	42.49
70	20.97	34.67	46.56
71	23.10	38.19	51.18
72	25.53	42.24	56.45
73	27.45	46.88	62.42
74	29.50	51.11	68.51
75	31.59	54.07	72.60
76	34.31	59.37	79.69
77	37.02	64.65	86.33
78	39.74	69.91	95.32
79	42.46	76.08	104.34
80	47.46	82.63	113.36
81	51.23	89.21	122.34
82	54.99	95.75	131.35
83	58.76	102.34	140.37
84	62.53	108.90	149.37
	ZS12B54	ZS32B54	ZS52B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.69	2.79	3.85
30-34	2.24	3.70	5.09
35-39	2.88	4.80	6.59
40	3.27	5.41	7.45
41	3.43	5.66	7.78
42	3.56	5.89	8.13
43	3.78	6.23	8.59
44	3.98	6.57	9.06
45	4.19	6.92	9.53
46	4.41	7.25	10.00
47	4.68	7.71	10.63
48	4.88	8.12	11.13
49	5.11	8.50	11.63
50	5.36	8.89	12.11
51	5.60	9.28	12.62
52	5.81	9.66	13.10
53	6.07	10.11	13.79
54	6.38	10.56	14.53
55	6.69	11.06	15.36
56	7.03	11.60	16.24
57	7.42	12.25	17.17
58	7.83	12.97	18.14
59	8.26	13.77	19.14
60	8.72	14.63	20.22
61	9.24	15.58	21.45
62	9.89	16.68	22.89
63	10.56	17.80	24.47
64	11.28	18.97	26.14
65	12.11	20.27	28.01
66	13.08	21.83	30.23
67	14.25	23.75	32.90
68	15.62	25.97	35.93
69	17.15	28.44	39.30
70	18.85	31.24	43.06
71	20.14	34.43	47.33
72	21.51	38.08	52.21
73	23.22	41.72	57.02
74	24.85	43.65	62.59
75	26.38	46.25	67.14
76	28.81	51.05	73.70
77	31.24	55.73	79.82
78	33.65	61.06	88.16
79	36.10	66.55	96.49
80	41.21	72.28	104.82
81	44.50	78.03	113.14
82	47.77	83.77	121.47
83	51.04	89.51	129.79
84	54.32	95.25	138.12
	ZS22B54	ZS42B54	ZS62B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.66	4.38	5.85
30-34	3.50	5.79	7.71
35-39	4.56	7.52	9.99
40	5.13	8.47	11.29
41	5.37	8.84	11.79
42	5.60	9.25	12.31
43	5.93	9.78	13.03
44	6.25	10.32	13.74
45	6.57	10.84	14.45
46	6.90	11.40	15.19
47	7.34	12.12	16.14
48	7.60	12.56	16.76
49	7.88	13.00	17.38
50	8.15	13.44	18.00
51	8.42	13.88	18.63
52	8.68	14.32	19.25
53	9.01	14.87	20.01
54	9.37	15.44	20.80
55	9.74	16.04	21.65
56	10.15	16.69	22.57
57	10.58	17.45	23.59
58	11.06	18.23	24.66
59	11.53	19.08	25.77
60	12.08	20.00	27.01
61	12.69	21.03	28.39
62	13.41	22.26	30.03
63	14.19	23.59	31.79
64	15.04	25.01	33.67
65	15.98	26.58	35.78
66	17.09	28.47	38.26
67	18.43	30.68	41.21
68	20.01	33.24	44.59
69	21.75	36.03	48.30
70	23.71	39.16	52.45
71	25.89	42.72	57.13
72	28.35	46.80	62.46
73	30.27	51.43	68.45
74	32.53	56.16	74.54
75	35.06	59.35	78.65
76	38.45	64.83	85.76
77	41.65	69.97	92.41
78	44.57	74.71	101.08
79	47.22	79.67	109.76
80	52.32	85.95	118.43
81	56.16	92.25	127.09
82	59.98	98.53	135.75
83	63.81	104.83	144.43
84	67.65	111.11	153.10
	ZC12B54	ZC32B54	ZC52B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.40	3.94	5.40
30-34	3.15	5.21	7.14
35-39	4.08	6.77	9.24
40	4.61	7.63	10.44
41	4.81	7.98	10.90
42	5.03	8.34	11.40
43	5.31	8.80	12.05
44	5.61	9.30	12.71
45	5.91	9.78	13.35
46	6.20	10.27	14.03
47	6.58	10.91	14.92
48	6.83	11.30	15.50
49	7.07	11.72	16.08
50	7.32	12.11	16.64
51	7.57	12.53	17.23
52	7.81	12.91	17.81
53	8.10	13.39	18.51
54	8.42	13.90	19.24
55	8.76	14.45	20.02
56	9.12	15.04	20.88
57	9.52	15.71	21.81
58	9.92	16.44	22.80
59	10.38	17.20	23.84
60	10.86	18.01	24.98
61	11.40	18.96	26.26
62	12.06	20.06	27.76
63	12.77	21.25	29.40
64	13.51	22.54	31.14
65	14.36	23.95	33.08
66	15.36	25.64	35.38
67	16.57	27.65	38.12
68	17.98	29.94	41.23
69	19.55	32.46	44.67
70	21.30	35.28	48.49
71	22.63	38.51	52.82
72	24.04	42.18	57.76
73	25.75	45.83	62.59
74	27.67	50.03	68.17
75	29.97	53.48	72.74
76	32.75	57.52	79.32
77	34.97	61.31	85.47
78	37.17	65.12	93.48
79	39.42	69.35	101.50
80	44.58	74.82	109.51
81	47.86	80.30	117.52
82	51.12	85.77	125.54
83	54.36	91.25	133.55
84	57.64	96.72	141.57
	ZC22B54	ZC42B54	ZC62B54

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B54 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	1.08	2.81	3.65
30-34	1.43	3.71	4.82
35-39	1.85	4.80	6.24
40	2.09	5.40	7.04
41	2.19	5.66	7.36
42	2.29	5.91	7.66
43	2.42	6.24	8.12
44	2.55	6.57	8.55
45	2.68	6.93	9.00
46	2.82	7.27	9.46
47	2.99	7.73	10.05
48	3.14	8.06	10.53
49	3.27	8.41	11.02
50	3.42	8.78	11.49
51	3.54	9.13	11.96
52	3.69	9.48	12.46
53	3.86	9.97	13.19
54	4.05	10.47	13.92
55	4.22	10.95	14.63
56	4.43	11.51	15.47
57	4.69	12.22	16.44
58	5.00	12.99	17.42
59	5.35	13.82	18.47
60	5.72	14.77	19.60
61	6.12	15.79	20.90
62	6.59	16.98	22.44
63	7.06	18.23	24.15
64	7.56	19.53	25.96
65	8.11	21.00	28.00
66	8.76	22.75	30.39
67	9.58	24.93	33.33
68	10.52	27.15	36.61
69	11.57	29.08	40.21
70	12.75	31.05	44.25
71	14.12	32.70	48.93
72	15.70	34.10	51.09
73	17.73	35.73	50.43
74	19.22	38.28	54.64
75	20.20	42.26	57.42
76	22.39	48.97	63.65
77	24.40	53.46	69.32
78	27.49	60.27	78.13
79	30.59	67.07	86.95
80	33.68	73.88	95.77
81	36.80	80.65	104.59
82	39.90	87.46	113.40
83	42.99	94.25	122.21
84	46.09	101.06	131.03
	ZZ 11B93	ZZ 31B93	ZZ 51B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	0.98	2.55	3.36
30-34	1.29	3.32	4.42
35-39	1.67	4.31	5.77
40	1.87	4.86	6.51
41	1.96	5.08	6.78
42	2.05	5.33	7.08
43	2.17	5.64	7.50
44	2.29	5.94	7.92
45	2.40	6.24	8.34
46	2.53	6.55	8.74
47	2.68	6.96	9.27
48	2.81	7.28	9.74
49	2.93	7.62	10.19
50	3.06	7.91	10.63
51	3.19	8.23	11.07
52	3.31	8.54	11.51
53	3.46	8.99	12.19
54	3.62	9.41	12.87
55	3.78	9.86	13.52
56	3.98	10.39	14.31
57	4.22	11.02	15.20
58	4.50	11.72	16.13
59	4.80	12.46	17.07
60	5.13	13.30	18.13
61	5.50	14.21	19.33
62	5.92	15.32	20.75
63	6.35	16.44	22.33
64	6.79	17.61	24.00
65	7.29	18.82	25.89
66	7.88	20.09	28.13
67	8.61	21.51	30.81
68	9.45	23.05	33.85
69	10.40	24.69	37.01
70	11.47	26.39	39.55
71	12.70	27.88	41.79
72	14.11	29.19	43.76
73	15.94	30.72	46.04
74	17.27	33.38	50.02
75	18.15	37.27	53.08
76	20.12	43.03	58.86
77	21.92	48.17	64.11
78	24.71	54.30	72.28
79	27.49	60.42	80.42
80	30.28	66.56	88.55
81	33.07	72.68	96.72
82	35.86	78.82	104.86
83	38.64	84.94	113.01
84	41.43	91.06	121.16
	ZZ 21B93	ZZ 41B93	ZZ 61B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania



State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	2.72	4.33	5.75
30-34	3.57	5.70	7.55
35-39	4.65	7.39	9.80
40	5.24	8.36	11.06
41	5.49	8.72	11.56
42	5.73	9.11	12.05
43	6.08	9.63	12.77
44	6.37	10.15	13.45
45	6.73	10.71	14.15
46	7.08	11.20	14.88
47	7.50	11.93	15.81
48	7.90	12.59	16.62
49	8.25	13.24	17.46
50	8.61	13.92	18.28
51	8.95	14.57	19.11
52	9.35	15.26	19.96
53	9.80	15.97	21.11
54	10.32	16.73	22.29
55	10.77	17.46	23.42
56	11.34	18.28	24.75
57	11.94	19.29	26.19
58	12.59	20.41	27.62
59	13.29	21.60	29.09
60	14.03	22.95	30.67
61	14.85	24.43	32.49
62	15.89	26.11	34.65
63	17.02	27.87	37.03
64	18.24	29.72	39.61
65	19.61	31.77	42.48
66	21.17	34.15	45.79
67	23.06	37.07	49.73
68	25.07	40.36	54.12
69	26.74	43.99	58.93
70	28.16	48.01	64.27
71	29.63	52.65	70.31
72	31.14	55.68	77.21
73	32.80	57.41	85.90
74	34.69	60.07	90.02
75	37.14	63.55	95.23
76	40.33	69.77	104.55
77	43.52	75.98	113.85
78	46.73	82.16	123.10
79	49.93	89.41	133.98
80	54.24	97.14	145.54
81	58.56	104.83	157.09
82	62.87	112.56	168.68
83	67.17	120.28	180.21
84	71.47	127.99	191.77
	ZS11B93	ZS31B93	ZS51B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	2.45	3.93	5.32
30-34	3.22	5.14	6.99
35-39	4.20	6.66	9.06
40	4.72	7.53	10.22
41	4.91	7.87	10.67
42	5.15	8.22	11.16
43	5.46	8.71	11.80
44	5.77	9.18	12.46
45	6.03	9.66	13.12
46	6.34	10.11	13.75
47	6.75	10.75	14.60
48	7.08	11.35	15.39
49	7.41	11.96	16.14
50	7.76	12.56	16.93
51	8.09	13.16	17.71
52	8.41	13.73	18.45
53	8.82	14.39	19.54
54	9.25	15.05	20.62
55	9.67	15.69	21.67
56	10.19	16.46	22.88
57	10.74	17.39	24.19
58	11.31	18.40	25.55
59	11.93	19.50	26.89
60	12.57	20.69	28.36
61	13.38	22.01	30.04
62	14.25	23.51	32.00
63	15.30	25.10	34.23
64	16.41	26.77	36.61
65	17.64	28.63	39.27
66	19.03	30.81	42.35
67	20.69	33.40	45.98
68	22.24	36.39	50.05
69	23.36	39.62	54.49
70	24.52	43.27	59.43
71	25.59	46.36	65.02
72	26.61	47.64	71.39
73	27.72	49.04	73.51
74	29.24	51.30	76.89
75	31.03	54.35	81.46
76	33.88	60.00	89.93
77	36.73	65.49	98.15
78	39.57	71.75	107.53
79	42.46	78.21	117.21
80	46.13	84.97	127.30
81	49.78	91.72	137.40
82	53.45	98.47	147.51
83	57.11	105.22	157.62
84	60.77	111.97	167.74
	ZS21B93	ZS41B93	ZS61B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	3.86	6.05	7.87
30-34	5.11	7.98	10.37
35-39	6.64	10.33	13.48
40	7.48	11.68	15.18
41	7.81	12.19	15.86
42	8.16	12.74	16.56
43	8.61	13.48	17.51
44	9.09	14.20	18.47
45	9.58	14.95	19.45
46	10.07	15.67	20.43
47	10.65	16.66	21.69
48	11.03	17.30	22.67
49	11.38	17.96	23.65
50	11.72	18.63	24.65
51	12.04	19.32	25.62
52	12.43	19.96	26.61
53	12.88	20.75	27.76
54	13.40	21.59	28.87
55	13.86	22.41	30.03
56	14.42	23.32	31.32
57	15.06	24.40	32.75
58	15.75	25.51	34.27
59	16.51	26.68	35.78
60	17.26	27.97	37.49
61	18.16	29.40	39.40
62	19.22	31.15	41.71
63	20.40	33.04	44.18
64	21.67	35.10	46.86
65	23.09	37.39	49.87
66	24.71	40.03	53.31
67	26.63	43.11	57.34
68	28.76	46.49	61.82
69	31.09	50.20	66.70
70	33.70	54.29	72.11
71	36.47	58.94	78.20
72	37.71	64.27	85.18
73	39.11	69.35	93.90
74	40.70	71.23	100.72
75	43.06	73.72	105.83
76	46.17	78.56	115.12
77	49.28	83.40	123.76
78	52.40	87.80	131.57
79	55.52	93.63	140.30
80	59.88	101.03	151.36
81	64.29	108.39	162.44
82	68.65	115.80	173.51
83	73.03	123.19	184.58
84	77.44	130.58	195.67
	ZC11B93	ZC31B93	ZC51B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	3.51	5.47	7.29
30-34	4.62	7.17	9.58
35-39	5.98	9.30	12.45
40	6.72	10.51	14.04
41	7.00	10.96	14.63
42	7.32	11.48	15.32
43	7.76	12.14	16.21
44	8.18	12.80	17.09
45	8.58	13.48	18.00
46	9.03	14.13	18.87
47	9.59	15.01	20.05
48	9.91	15.62	20.97
49	10.22	16.23	21.88
50	10.56	16.79	22.79
51	10.85	17.39	23.69
52	11.16	17.95	24.58
53	11.58	18.72	25.65
54	12.03	19.43	26.73
55	12.46	20.19	27.76
56	12.98	21.03	28.97
57	13.57	21.99	30.27
58	14.18	23.03	31.70
59	14.80	24.05	33.10
60	15.50	25.20	34.68
61	16.31	26.52	36.47
62	17.26	28.04	38.53
63	18.34	29.76	40.87
64	19.46	31.64	43.34
65	20.73	33.70	46.13
66	22.20	36.06	49.28
67	23.94	38.84	53.02
68	25.84	41.89	57.18
69	27.97	45.21	61.70
70	30.28	48.90	66.70
71	31.58	53.10	72.34
72	32.32	57.93	78.76
73	33.15	59.35	86.86
74	34.41	60.93	91.33
75	35.93	63.13	94.62
76	38.52	67.60	101.31
77	41.12	72.05	107.98
78	43.72	76.53	114.68
79	46.36	81.50	122.13
80	50.00	87.93	131.74
81	53.64	94.36	141.41
82	57.31	100.78	151.04
83	60.95	107.21	160.68
84	64.62	113.65	170.32
	ZC21B93	ZC41B93	ZC61B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	0.92	2.39	3.10
30-34	1.22	3.16	4.10
35-39	1.57	4.08	5.31
40	1.78	4.59	5.99
41	1.86	4.81	6.26
42	1.95	5.03	6.51
43	2.06	5.31	6.91
44	2.17	5.59	7.27
45	2.28	5.89	7.65
46	2.40	6.18	8.05
47	2.54	6.57	8.55
48	2.67	6.85	8.96
49	2.78	7.15	9.37
50	2.91	7.47	9.77
51	3.01	7.76	10.17
52	3.14	8.06	10.60
53	3.28	8.48	11.22
54	3.44	8.90	11.84
55	3.59	9.31	12.44
56	3.77	9.79	13.16
57	3.99	10.39	13.98
58	4.25	11.05	14.82
59	4.55	11.75	15.71
60	4.86	12.56	16.67
61	5.20	13.43	17.77
62	5.60	14.44	19.08
63	6.00	15.50	20.54
64	6.43	16.61	22.08
65	6.90	17.86	23.81
66	7.45	19.35	25.85
67	8.15	21.20	28.35
68	8.95	23.09	31.14
69	9.84	24.73	34.20
70	10.84	26.41	37.63
71	12.01	27.81	41.61
72	13.35	29.00	43.45
73	15.08	30.39	42.89
74	16.35	32.56	46.47
75	17.18	35.94	48.83
76	19.04	41.65	54.13
77	20.75	45.47	58.95
78	23.38	51.26	66.45
79	26.02	57.04	73.95
80	28.64	62.83	81.45
81	31.30	68.59	88.95
82	33.93	74.38	96.44
83	36.56	80.16	103.94
84	39.20	85.95	111.44
	ZZ 12B93	ZZ 32B93	ZZ 52B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	0.83	2.17	2.86
30-34	1.10	2.82	3.76
35-39	1.42	3.67	4.91
40	1.59	4.13	5.54
41	1.67	4.32	5.77
42	1.74	4.53	6.02
43	1.85	4.80	6.38
44	1.95	5.05	6.74
45	2.04	5.31	7.09
46	2.15	5.57	7.43
47	2.28	5.92	7.88
48	2.39	6.19	8.28
49	2.49	6.48	8.67
50	2.60	6.73	9.04
51	2.71	7.00	9.41
52	2.82	7.26	9.79
53	2.94	7.65	10.37
54	3.08	8.00	10.95
55	3.21	8.39	11.50
56	3.38	8.84	12.17
57	3.59	9.37	12.93
58	3.83	9.97	13.72
59	4.08	10.60	14.52
60	4.36	11.31	15.42
61	4.68	12.09	16.44
62	5.03	13.03	17.65
63	5.40	13.98	18.99
64	5.77	14.98	20.41
65	6.20	16.01	22.02
66	6.70	17.09	23.92
67	7.32	18.29	26.20
68	8.04	19.60	28.79
69	8.84	21.00	31.48
70	9.75	22.44	33.64
71	10.80	23.71	35.54
72	12.00	24.83	37.22
73	13.56	26.13	39.16
74	14.69	28.39	42.54
75	15.44	31.70	45.14
76	17.11	36.60	50.06
77	18.64	40.97	54.52
78	21.02	46.18	61.47
79	23.38	51.39	68.39
80	25.75	56.61	75.31
81	28.12	61.81	82.26
82	30.50	67.03	89.18
83	32.86	72.24	96.11
84	35.23	77.44	103.04
	ZZ 22B93	ZZ 42B93	ZZ 62B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	2.31	3.68	4.89
30-34	3.04	4.85	6.42
35-39	3.95	6.28	8.33
40	4.46	7.11	9.41
41	4.67	7.42	9.83
42	4.87	7.75	10.25
43	5.17	8.19	10.86
44	5.42	8.63	11.44
45	5.72	9.11	12.03
46	6.02	9.53	12.65
47	6.38	10.15	13.45
48	6.72	10.71	14.13
49	7.02	11.26	14.85
50	7.32	11.84	15.55
51	7.61	12.39	16.25
52	7.95	12.98	16.98
53	8.33	13.58	17.95
54	8.78	14.23	18.96
55	9.16	14.85	19.92
56	9.64	15.55	21.05
57	10.15	16.41	22.27
58	10.71	17.36	23.49
59	11.30	18.37	24.74
60	11.93	19.52	26.08
61	12.63	20.78	27.63
62	13.51	22.21	29.47
63	14.47	23.70	31.49
64	15.51	25.28	33.69
65	16.68	27.02	36.13
66	18.00	29.04	38.94
67	19.61	31.53	42.29
68	21.32	34.32	46.03
69	22.74	37.41	50.12
70	23.95	40.83	54.66
71	25.20	44.78	59.80
72	26.48	47.35	65.66
73	27.90	48.83	73.06
74	29.50	51.09	76.56
75	31.59	54.05	80.99
76	34.30	59.34	88.92
77	37.01	64.62	96.83
78	39.74	69.87	104.69
79	42.46	76.04	113.95
80	46.13	82.61	123.78
81	49.80	89.15	133.60
82	53.47	95.73	143.46
83	57.13	102.29	153.26
84	60.78	108.85	163.09
	ZS12B93	ZS32B93	ZS52B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	2.08	3.34	4.52
30-34	2.74	4.37	5.94
35-39	3.57	5.66	7.71
40	4.01	6.40	8.69
41	4.18	6.69	9.07
42	4.38	6.99	9.49
43	4.64	7.41	10.04
44	4.91	7.81	10.60
45	5.13	8.22	11.16
46	5.39	8.60	11.69
47	5.74	9.14	12.42
48	6.02	9.65	13.09
49	6.30	10.17	13.73
50	6.60	10.68	14.40
51	6.88	11.19	15.06
52	7.15	11.68	15.69
53	7.50	12.24	16.62
54	7.87	12.80	17.54
55	8.22	13.34	18.43
56	8.67	14.00	19.46
57	9.13	14.79	20.57
58	9.62	15.65	21.73
59	10.15	16.58	22.87
60	10.69	17.60	24.12
61	11.38	18.72	25.55
62	12.12	19.99	27.21
63	13.01	21.35	29.11
64	13.96	22.77	31.14
65	15.00	24.35	33.40
66	16.18	26.20	36.02
67	17.60	28.41	39.10
68	18.91	30.95	42.57
69	19.87	33.70	46.34
70	20.85	36.80	50.54
71	21.76	39.43	55.30
72	22.63	40.52	60.71
73	23.57	41.71	62.52
74	24.87	43.63	65.39
75	26.39	46.22	69.28
76	28.81	51.03	76.48
77	31.24	55.70	83.47
78	33.65	61.02	91.45
79	36.11	66.52	99.68
80	39.23	72.26	108.26
81	42.34	78.00	116.85
82	45.46	83.75	125.45
83	48.57	89.49	134.05
84	51.68	95.23	142.66
	ZS22B93	ZS42B93	ZS62B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania



State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	3.28	5.15	6.69
30-34	4.35	6.79	8.82
35-39	5.65	8.79	11.46
40	6.36	9.93	12.91
41	6.64	10.37	13.49
42	6.94	10.83	14.08
43	7.32	11.46	14.89
44	7.73	12.08	15.71
45	8.15	12.71	16.54
46	8.56	13.33	17.38
47	9.06	14.17	18.45
48	9.38	14.71	19.28
49	9.68	15.27	20.11
50	9.97	15.84	20.96
51	10.24	16.43	21.79
52	10.57	16.98	22.63
53	10.95	17.65	23.61
54	11.40	18.36	24.55
55	11.79	19.06	25.54
56	12.26	19.83	26.64
57	12.81	20.75	27.85
58	13.39	21.70	29.15
59	14.04	22.69	30.43
60	14.68	23.79	31.88
61	15.44	25.00	33.51
62	16.35	26.49	35.47
63	17.35	28.10	37.57
64	18.43	29.85	39.85
65	19.64	31.80	42.41
66	21.02	34.04	45.34
67	22.65	36.66	48.77
68	24.46	39.54	52.58
69	26.44	42.69	56.73
70	28.66	46.17	61.33
71	31.02	50.13	66.51
72	32.07	54.66	72.44
73	33.26	58.98	79.86
74	34.61	60.58	85.66
75	36.62	62.70	90.00
76	39.27	66.81	97.91
77	41.91	70.93	105.25
78	44.56	74.67	111.90
79	47.22	79.63	119.32
80	50.93	85.92	128.73
81	54.68	92.18	138.15
82	58.38	98.48	147.56
83	62.11	104.77	156.98
84	65.86	111.05	166.41
	ZC12B93	ZC32B93	ZC52B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	2.99	4.65	6.20
30-34	3.93	6.10	8.15
35-39	5.09	7.91	10.59
40	5.72	8.94	11.94
41	5.95	9.32	12.44
42	6.23	9.76	13.03
43	6.60	10.32	13.79
44	6.96	10.89	14.53
45	7.30	11.46	15.31
46	7.68	12.02	16.05
47	8.16	12.77	17.05
48	8.43	13.28	17.83
49	8.69	13.80	18.61
50	8.98	14.28	19.38
51	9.23	14.79	20.15
52	9.49	15.27	20.90
53	9.85	15.92	21.81
54	10.23	16.52	22.73
55	10.60	17.17	23.61
56	11.04	17.89	24.64
57	11.54	18.70	25.74
58	12.06	19.59	26.96
59	12.59	20.45	28.15
60	13.18	21.43	29.49
61	13.87	22.55	31.02
62	14.68	23.85	32.77
63	15.60	25.31	34.76
64	16.55	26.91	36.86
65	17.63	28.66	39.23
66	18.88	30.67	41.91
67	20.36	33.03	45.09
68	21.98	35.63	48.63
69	23.79	38.45	52.47
70	25.75	41.59	56.73
71	26.86	45.16	61.52
72	27.49	49.27	66.98
73	28.19	50.48	73.87
74	29.26	51.82	77.67
75	30.56	53.69	80.47
76	32.76	57.49	86.16
77	34.97	61.28	91.83
78	37.18	65.09	97.53
79	39.43	69.31	103.87
80	42.52	74.78	112.04
81	45.62	80.25	120.26
82	48.74	85.71	128.45
83	51.84	91.18	136.65
84	54.96	96.66	144.85
	ZC22B93	ZC42B93	ZC62B93

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B93 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	1.19	3.11	4.07
30-34	1.57	4.10	5.36
35-39	2.04	5.33	6.94
40	2.29	6.01	7.84
41	2.41	6.29	8.19
42	2.50	6.54	8.54
43	2.65	6.93	9.04
44	2.79	7.31	9.53
45	2.94	7.69	10.02
46	3.08	8.06	10.54
47	3.28	8.58	11.20
48	3.45	8.99	11.76
49	3.61	9.38	12.31
50	3.78	9.83	12.84
51	3.94	10.22	13.40
52	4.11	10.63	13.94
53	4.31	11.14	14.70
54	4.51	11.68	15.50
55	4.72	12.26	16.38
56	4.97	12.95	17.35
57	5.28	13.73	18.42
58	5.62	14.60	19.56
59	6.00	15.57	20.75
60	6.43	16.63	22.11
61	6.90	17.83	23.62
62	7.43	18.72	25.41
63	7.96	19.69	27.29
64	8.49	20.80	29.30
65	9.09	22.10	31.57
66	9.84	23.61	34.33
67	10.83	25.33	37.72
68	12.02	27.18	40.74
69	13.37	29.12	43.63
70	14.92	31.08	46.58
71	16.66	32.75	49.07
72	18.65	34.10	51.16
73	20.03	35.73	53.60
74	21.73	38.29	57.44
75	23.71	42.27	63.41
76	26.56	49.14	73.70
77	29.25	56.08	82.10
78	32.36	62.97	92.54
79	35.34	69.94	102.99
80	40.39	77.01	113.44
81	44.12	84.12	123.86
82	47.83	91.19	134.30
83	51.55	98.29	144.75
84	55.28	105.36	155.18
	ZZ 11B94	ZZ 31B94	ZZ 51B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.07	2.71	3.75
30-34	1.42	3.61	4.97
35-39	1.83	4.80	6.43
40	2.06	5.40	7.27
41	2.16	5.67	7.60
42	2.25	5.89	7.92
43	2.38	6.23	8.37
44	2.51	6.58	8.83
45	2.65	6.93	9.30
46	2.78	7.27	9.76
47	2.95	7.73	10.37
48	3.09	8.09	10.88
49	3.25	8.47	11.40
50	3.40	8.83	11.89
51	3.56	9.23	12.40
52	3.70	9.58	12.89
53	3.87	10.02	13.59
54	4.05	10.51	14.34
55	4.25	11.05	15.13
56	4.47	11.63	16.03
57	4.73	12.36	17.04
58	5.05	13.16	18.10
59	5.40	13.85	19.21
60	5.78	14.51	20.45
61	6.20	15.21	21.85
62	6.68	15.97	23.49
63	7.15	16.80	25.17
64	7.63	17.74	26.59
65	8.17	18.83	28.23
66	8.85	20.11	30.14
67	9.73	21.53	32.28
68	10.80	23.08	34.59
69	12.02	24.72	37.05
70	13.41	26.42	39.60
71	14.33	27.92	41.84
72	15.31	29.20	43.82
73	16.52	30.72	46.10
74	17.93	33.38	50.02
75	19.73	37.28	55.94
76	22.56	43.04	64.58
77	25.32	48.80	73.21
78	28.01	54.57	81.87
79	30.88	60.46	90.71
80	36.31	66.59	99.90
81	39.66	72.71	109.10
82	42.99	78.84	118.30
83	46.33	84.97	127.48
84	49.69	91.10	136.68
ZZ 21B94			ZZ 41B94
			ZZ 61B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.11	5.11	6.89
30-34	4.10	6.75	9.06
35-39	5.32	8.74	11.73
40	5.99	9.86	13.24
41	6.29	10.30	13.83
42	6.54	10.75	14.42
43	6.90	11.37	15.27
44	7.28	12.01	16.11
45	7.69	12.63	16.95
46	8.05	13.23	17.81
47	8.57	14.10	18.93
48	8.99	14.80	19.82
49	9.38	15.50	20.69
50	9.79	16.24	21.56
51	10.19	16.95	22.44
52	10.63	17.64	23.32
53	11.14	18.48	24.56
54	11.68	19.29	25.89
55	12.26	20.19	27.34
56	12.89	21.21	28.90
57	13.61	22.39	30.58
58	14.35	23.70	32.30
59	15.12	25.14	34.06
60	15.97	26.73	36.02
61	16.94	28.46	38.19
62	18.10	30.45	40.77
63	19.33	32.51	43.55
64	20.68	34.65	46.54
65	22.16	37.03	49.87
66	23.16	39.86	53.80
67	24.25	43.37	58.53
68	25.45	47.46	63.98
69	26.77	49.94	69.94
70	28.20	52.27	76.65
71	29.67	54.17	81.19
72	31.18	55.76	83.56
73	32.84	57.50	86.16
74	34.69	60.10	90.16
75	37.14	63.58	95.39
76	40.34	69.81	104.73
77	43.53	76.02	114.04
78	46.73	82.20	123.31
79	49.93	89.46	134.21
80	55.81	97.16	145.81
81	60.24	104.89	157.36
82	64.66	112.59	168.96
83	69.09	120.33	180.56
84	73.52	128.05	192.13
	ZS11B94	ZS31B94	ZS51B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.79	4.59	6.34
30-34	3.68	6.09	8.39
35-39	4.75	7.90	10.85
40	5.38	8.90	12.26
41	5.64	9.31	12.81
42	5.87	9.70	13.38
43	6.22	10.26	14.14
44	6.55	10.82	14.91
45	6.90	11.40	15.68
46	7.25	11.94	16.46
47	7.70	12.70	17.50
48	8.04	13.37	18.33
49	8.41	13.99	19.14
50	8.82	14.63	19.94
51	9.21	15.27	20.78
52	9.56	15.90	21.56
53	10.00	16.65	22.71
54	10.50	17.39	23.93
55	11.02	18.20	25.28
56	11.58	19.10	26.73
57	12.22	20.16	28.27
58	12.89	21.35	29.86
59	13.59	22.67	31.51
60	14.35	24.08	33.28
61	15.22	25.65	35.31
62	16.28	27.45	37.69
63	17.39	29.30	40.28
64	18.56	31.22	43.04
65	19.32	33.36	46.12
66	20.20	35.94	49.77
67	21.20	38.80	54.17
68	22.27	40.82	59.15
69	23.39	42.88	64.28
70	24.55	44.84	67.22
71	25.62	46.43	69.59
72	26.63	47.71	71.51
73	27.74	49.05	73.61
74	29.22	51.32	77.01
75	31.02	54.38	81.60
76	33.87	60.03	90.09
77	36.73	65.53	98.33
78	39.57	71.79	107.72
79	42.45	78.25	117.42
80	48.46	84.99	127.55
81	52.33	91.75	137.67
82	56.17	98.50	147.82
83	60.01	105.25	157.94
84	63.87	112.00	168.07
	ZS21B94	ZS41B94	ZS61B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	4.38	7.21	9.63
30-34	5.77	9.53	12.68
35-39	7.50	12.38	16.45
40	8.44	13.94	18.58
41	8.83	14.56	19.40
42	9.23	15.23	20.27
43	9.76	16.10	21.45
44	10.29	17.00	22.61
45	10.82	17.85	23.79
46	11.35	18.77	25.00
47	12.08	19.95	26.57
48	12.52	20.68	27.59
49	12.96	21.39	28.62
50	13.41	22.12	29.62
51	13.86	22.85	30.67
52	14.29	23.58	31.70
53	14.84	24.47	32.94
54	15.43	25.41	34.24
55	16.03	26.40	35.64
56	16.70	27.48	37.16
57	17.42	28.73	38.84
58	18.21	30.02	40.60
59	18.98	31.42	42.42
60	19.88	32.93	44.46
61	20.89	34.62	46.73
62	22.08	36.64	49.43
63	23.37	38.84	52.33
64	24.75	41.17	55.43
65	26.31	43.75	58.90
66	28.13	46.86	62.99
67	30.34	50.51	67.83
68	32.94	54.71	73.40
69	34.25	59.32	79.51
70	35.40	64.47	86.34
71	36.58	67.70	94.05
72	37.81	68.58	102.82
73	39.19	69.54	104.32
74	40.77	71.40	107.10
75	43.13	73.88	110.83
76	46.25	78.72	118.08
77	49.35	83.56	125.34
78	52.41	87.85	131.92
79	55.52	93.68	140.65
80	61.52	101.06	151.76
81	66.03	108.47	162.85
82	70.53	115.85	173.96
83	75.03	123.26	185.09
84	79.54	130.65	196.19
	ZC11B94	ZC31B94	ZC51B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.95	6.48	8.89
30-34	5.18	8.58	11.76
35-39	6.72	11.14	15.22
40	7.59	12.56	17.18
41	7.92	13.13	17.95
42	8.29	13.73	18.76
43	8.74	14.49	19.84
44	9.24	15.32	20.93
45	9.73	16.10	21.98
46	10.21	16.91	23.10
47	10.84	17.96	24.56
48	11.24	18.61	25.52
49	11.63	19.29	26.47
50	12.05	19.94	27.40
51	12.46	20.62	28.36
52	12.85	21.25	29.32
53	13.34	22.04	30.48
54	13.86	22.88	31.67
55	14.42	23.79	32.96
56	15.01	24.77	34.37
57	15.67	25.86	35.91
58	16.34	27.06	37.53
59	17.08	28.31	39.24
60	17.88	29.65	41.12
61	18.77	31.21	43.23
62	19.85	33.03	45.70
63	21.01	34.99	48.40
64	22.23	37.10	51.27
65	23.63	39.42	54.46
66	25.28	42.21	58.24
67	27.27	45.51	62.75
68	29.12	49.29	67.87
69	29.99	53.44	73.53
70	30.88	57.11	79.83
71	31.66	58.09	86.95
72	32.39	58.75	88.12
73	33.20	59.48	89.23
74	34.46	61.05	91.58
75	35.97	63.24	94.87
76	38.51	67.63	101.56
77	41.12	72.09	108.24
78	43.71	76.57	114.94
79	46.35	81.54	122.38
80	52.42	87.97	132.04
81	56.27	94.42	141.69
82	60.11	100.85	151.36
83	63.92	107.29	161.02
84	67.77	113.72	170.69
ZC21B94			ZC61B94

Modes Other Than Annual

Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania



State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	1.01	2.64	3.46
30-34	1.34	3.49	4.56
35-39	1.73	4.53	5.90
40	1.95	5.11	6.67
41	2.05	5.35	6.97
42	2.13	5.56	7.26
43	2.25	5.89	7.69
44	2.37	6.22	8.10
45	2.50	6.54	8.52
46	2.62	6.85	8.96
47	2.79	7.30	9.53
48	2.93	7.65	10.00
49	3.07	7.98	10.47
50	3.21	8.36	10.92
51	3.35	8.69	11.40
52	3.50	9.04	11.86
53	3.67	9.47	12.50
54	3.84	9.93	13.18
55	4.01	10.43	13.93
56	4.23	11.01	14.76
57	4.49	11.68	15.67
58	4.78	12.42	16.64
59	5.10	13.24	17.65
60	5.47	14.14	18.80
61	5.87	15.16	20.09
62	6.32	15.92	21.61
63	6.77	16.75	23.21
64	7.22	17.69	24.92
65	7.73	18.80	26.85
66	8.37	20.08	29.20
67	9.21	21.54	32.08
68	10.22	23.12	34.65
69	11.37	24.77	37.11
70	12.69	26.43	39.61
71	14.17	27.85	41.73
72	15.86	29.00	43.51
73	17.03	30.39	45.59
74	18.48	32.56	48.85
75	20.16	35.95	53.93
76	22.59	41.79	62.68
77	24.88	47.69	69.82
78	27.52	53.55	78.70
79	30.06	59.48	87.59
80	34.35	65.49	96.48
81	37.52	71.54	105.34
82	40.68	77.55	114.22
83	43.84	83.59	123.11
84	47.01	89.61	131.98
ZZ 12B94			ZZ 32B94
			ZZ 52B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0.91	2.30	3.19
30-34	1.21	3.07	4.23
35-39	1.56	4.08	5.47
40	1.75	4.59	6.18
41	1.84	4.82	6.46
42	1.91	5.01	6.74
43	2.02	5.30	7.12
44	2.13	5.60	7.51
45	2.25	5.89	7.91
46	2.36	6.18	8.30
47	2.51	6.57	8.82
48	2.63	6.88	9.25
49	2.76	7.20	9.70
50	2.89	7.51	10.11
51	3.03	7.85	10.55
52	3.15	8.15	10.96
53	3.29	8.52	11.56
54	3.44	8.94	12.20
55	3.61	9.40	12.87
56	3.80	9.89	13.63
57	4.02	10.51	14.49
58	4.29	11.19	15.39
59	4.59	11.78	16.34
60	4.92	12.34	17.39
61	5.27	12.94	18.58
62	5.68	13.58	19.98
63	6.08	14.29	21.41
64	6.49	15.09	22.61
65	6.95	16.01	24.01
66	7.53	17.10	25.63
67	8.28	18.31	27.45
68	9.19	19.63	29.42
69	10.22	21.02	31.51
70	11.40	22.47	33.68
71	12.19	23.75	35.58
72	13.02	24.83	37.27
73	14.05	26.13	39.21
74	15.25	28.39	42.54
75	16.78	31.71	47.58
76	19.19	36.60	54.92
77	21.53	41.50	62.26
78	23.82	46.41	69.63
79	26.26	51.42	77.15
80	30.88	56.63	84.96
81	33.73	61.84	92.79
82	36.56	67.05	100.61
83	39.40	72.26	108.42
84	42.26	77.48	116.24
ZZ 22B94			ZZ 42B94
			ZZ 62B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.64	4.35	5.86
30-34	3.49	5.74	7.71
35-39	4.52	7.43	9.98
40	5.09	8.39	11.26
41	5.35	8.76	11.76
42	5.56	9.14	12.26
43	5.87	9.67	12.99
44	6.19	10.21	13.70
45	6.54	10.74	14.42
46	6.85	11.25	15.15
47	7.29	11.99	16.10
48	7.65	12.59	16.86
49	7.98	13.18	17.60
50	8.33	13.81	18.34
51	8.67	14.42	19.08
52	9.04	15.00	19.83
53	9.47	15.72	20.89
54	9.93	16.41	22.02
55	10.43	17.17	23.25
56	10.96	18.04	24.58
57	11.57	19.04	26.01
58	12.20	20.16	27.47
59	12.86	21.38	28.97
60	13.58	22.73	30.63
61	14.41	24.20	32.48
62	15.39	25.90	34.67
63	16.44	27.65	37.04
64	17.59	29.47	39.58
65	18.85	31.49	42.41
66	19.70	33.90	45.76
67	20.62	36.88	49.78
68	21.64	40.36	54.41
69	22.77	42.47	59.48
70	23.98	44.45	65.19
71	25.23	46.07	69.05
72	26.52	47.42	71.07
73	27.93	48.90	73.28
74	29.50	51.11	76.68
75	31.59	54.07	81.13
76	34.31	59.37	89.07
77	37.02	64.65	96.99
78	39.74	69.91	104.87
79	42.46	76.08	114.14
80	47.46	82.63	124.01
81	51.23	89.21	133.83
82	54.99	95.75	143.69
83	58.76	102.34	153.56
84	62.53	108.90	163.40
	ZS12B94	ZS32B94	ZS52B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	2.37	3.90	5.39
30-34	3.13	5.18	7.14
35-39	4.04	6.72	9.23
40	4.58	7.57	10.43
41	4.80	7.92	10.89
42	4.99	8.25	11.38
43	5.29	8.73	12.03
44	5.57	9.20	12.68
45	5.87	9.70	13.34
46	6.17	10.15	14.00
47	6.55	10.80	14.88
48	6.84	11.37	15.59
49	7.15	11.90	16.28
50	7.50	12.44	16.96
51	7.83	12.99	17.67
52	8.13	13.52	18.34
53	8.50	14.16	19.31
54	8.93	14.79	20.35
55	9.37	15.48	21.50
56	9.85	16.24	22.73
57	10.39	17.15	24.04
58	10.96	18.16	25.39
59	11.56	19.28	26.80
60	12.20	20.48	28.30
61	12.94	21.81	30.03
62	13.85	23.35	32.05
63	14.79	24.92	34.26
64	15.78	26.55	36.60
65	16.43	28.37	39.22
66	17.18	30.57	42.33
67	18.03	33.00	46.07
68	18.94	34.72	50.31
69	19.89	36.47	54.67
70	20.88	38.13	57.17
71	21.79	39.49	59.18
72	22.65	40.58	60.82
73	23.59	41.72	62.60
74	24.85	43.65	65.49
75	26.38	46.25	69.40
76	28.81	51.05	76.62
77	31.24	55.73	83.63
78	33.65	61.06	91.61
79	36.10	66.55	99.86
80	41.21	72.28	108.48
81	44.50	78.03	117.08
82	47.77	83.77	125.72
83	51.04	89.51	134.32
84	54.32	95.25	142.94
	ZS22B94	ZS42B94	ZS62B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.73	6.13	8.19
30-34	4.91	8.10	10.78
35-39	6.38	10.53	13.99
40	7.18	11.86	15.80
41	7.51	12.38	16.50
42	7.85	12.95	17.24
43	8.30	13.69	18.24
44	8.75	14.46	19.23
45	9.20	15.18	20.23
46	9.65	15.96	21.26
47	10.27	16.97	22.60
48	10.65	17.59	23.46
49	11.02	18.19	24.34
50	11.40	18.81	25.19
51	11.79	19.43	26.08
52	12.15	20.05	26.96
53	12.62	20.81	28.01
54	13.12	21.61	29.12
55	13.63	22.45	30.31
56	14.20	23.37	31.60
57	14.82	24.43	33.03
58	15.49	25.53	34.53
59	16.14	26.72	36.08
60	16.91	28.01	37.81
61	17.77	29.44	39.74
62	18.78	31.16	42.04
63	19.88	33.03	44.50
64	21.05	35.01	47.14
65	22.38	37.21	50.09
66	23.92	39.85	53.57
67	25.80	42.96	57.69
68	28.01	46.53	62.42
69	29.13	50.45	67.62
70	30.11	54.83	73.43
71	31.11	57.58	79.99
72	32.16	58.33	87.45
73	33.33	59.14	88.72
74	34.67	60.72	91.09
75	36.68	62.83	94.26
76	39.33	66.95	100.42
77	41.97	71.07	106.60
78	44.57	74.71	112.19
79	47.22	79.67	119.62
80	52.32	85.95	129.07
81	56.16	92.25	138.50
82	59.98	98.53	147.95
83	63.81	104.83	157.41
84	67.65	111.11	166.85
	ZC12B94	ZC32B94	ZC52B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	3.36	5.51	7.56
30-34	4.41	7.30	10.00
35-39	5.72	9.47	12.94
40	6.46	10.68	14.61
41	6.74	11.17	15.27
42	7.05	11.68	15.95
43	7.43	12.32	16.87
44	7.86	13.03	17.80
45	8.28	13.69	18.69
46	8.68	14.38	19.65
47	9.22	15.27	20.89
48	9.56	15.83	21.70
49	9.89	16.41	22.51
50	10.25	16.96	23.30
51	10.60	17.54	24.12
52	10.93	18.07	24.94
53	11.35	18.74	25.92
54	11.79	19.46	26.93
55	12.26	20.23	28.03
56	12.77	21.07	29.23
57	13.33	21.99	30.54
58	13.90	23.01	31.92
59	14.53	24.08	33.37
60	15.21	25.22	34.97
61	15.96	26.54	36.77
62	16.88	28.09	38.87
63	17.87	29.76	41.16
64	18.91	31.55	43.60
65	20.10	33.53	46.32
66	21.50	35.90	49.53
67	23.19	38.70	53.37
68	24.77	41.92	57.72
69	25.51	45.45	62.53
70	26.26	48.57	67.89
71	26.93	49.40	73.95
72	27.55	49.96	74.94
73	28.24	50.59	75.89
74	29.31	51.92	77.89
75	30.59	53.78	80.68
76	32.75	57.52	86.37
77	34.97	61.31	92.05
78	37.17	65.12	97.75
79	39.42	69.35	104.08
80	44.58	74.82	112.30
81	47.86	80.30	120.50
82	51.12	85.77	128.73
83	54.36	91.25	136.94
84	57.64	96.72	145.17
ZC22B94			ZC42B94
			ZC62B94

Modes Other Than Annual  
Semiannual Mode: 51% of Annual  
Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate.

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509PA is  
22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table B94 - Pennsylvania

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	State Farm Mutual Automobile Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long Term Care Insurance		
<b>Project Name/Number:</b>	2016 PA LTCI 97045 Series/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	2016 NAIC Transmittal - PA LTC.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	This is not a new form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	Pennsylvania - Actuarial Memorandum and Certification.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	Not an advertisement.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	Insurer is filing for itself.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	Insert page is not used.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	State Farm Mutual Automobile Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long Term Care Insurance		
<b>Project Name/Number:</b>	2016 PA LTCI 97045 Series/		

<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	This is not a new form filing. Both current and proposed rates are located on the Rate/Rule Schedule tab.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not a form filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	This form was not issued on or after September 16, 2002 in Pennsylvania.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actual and Projected Experience
<b>Comments:</b>	
<b>Attachment(s):</b>	Actual & Projected Nationwide - PA.pdf Actual and Projected Nationwide Experience for policies issued prior November 1, 2000.pdf Actual and Projected Nationwide Experience for policies issued on or after November 1, 2000.pdf Actual & Projected State Exhibit - PA.pdf Actual and Projected Pennsylvania Experience for policies issued prior November 1, 2000.pdf Actual and Projected Pennsylvania Experience for policies issued on or after November 1, 2000.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actual to Expected Experience
<b>Comments:</b>	



<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	State Farm Mutual Automobile Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Long Term Care Insurance		
<b>Project Name/Number:</b>	2016 PA LTCI 97045 Series/		


<b>Attachment(s):</b>	Actual to Expected - PA.pdf Nationwide Actual to Expected - PA.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Loss Ratio Demonstration
<b>Comments:</b>	
<b>Attachment(s):</b>	Loss Ratio Demonstration.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Sample Claim Cost Comparison
<b>Comments:</b>	
<b>Attachment(s):</b>	Comparison of Original and Updated Claim Costs.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Comparison of Proposed and Current Rates
<b>Comments:</b>	WIP
<b>Attachment(s):</b>	Rate Table Comparison - B93 to B53.pdf Rate Table Comparison - B94 to B54.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Distribution of Business
<b>Comments:</b>	
<b>Attachment(s):</b>	PA- Dist of Bus Exhibit.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Lapse and Mortality - Actual and Original Priced For
<b>Comments:</b>	
<b>Attachment(s):</b>	Experience Studies - Lapse and Mortality.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**Life, Accident & Health, Annuity, Credit Transmittal Document**

<b>1.</b>	<b>Prepared for the State of</b>	Pennsylvania					
<b>2.</b>	<b>Department Use Only</b>						
	<b>State Tracking ID</b>						
<b>3.</b>	<b>Insurer Name &amp; Address</b>	<b>Domicile</b>	<b>Insurer License Type</b>	<b>NAIC Group #</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
	State Farm Mutual Automobile Insurance Co. One State Farm Plaza Bloomington, IL 61710-0001	Illinois	Accident & Health	176	25178	37-0533100	
<b>4.</b>	<b>Contact Name &amp; Address</b>	<b>Telephone #</b>	<b>Fax #</b>		<b>E-mail Address</b>		
	Jeff Mueller One State Farm Plaza, B-1 Bloomington, IL 61710	309-735-2224	309-766-1827		Jeff.mueller.rthv@statefarm.com		
<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
<b>6.</b>	<b>Company Tracking Number</b>	2016 PA LTCI 97045 Series					
<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b>	<input type="checkbox"/> <b>Resubmission</b>	Previous file # _____				
<b>8.</b>	<b>Market</b>	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div>Group</div> <div> <input type="checkbox"/> Small    <input type="checkbox"/> Large    <input type="checkbox"/> Small and Large  <input type="checkbox"/> Employer    <input type="checkbox"/> Association    <input type="checkbox"/> Blanket  <input type="checkbox"/> Discretionary    <input type="checkbox"/> Trust  <input type="checkbox"/> Other: _____         </div> </div>					
<b>9.</b>	<b>Type of Insurance (TOI)</b>	LTC03I Individual Long Term Care					
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	LTC03I.001 Qualified					
<b>11.</b>	<b>Submitted Documents</b>	<div style="display: flex; flex-wrap: wrap;"> <div style="width: 33%;"> <input type="checkbox"/> <b>FORMS</b>  <input type="checkbox"/> Policy  <input type="checkbox"/> Application/Enrollment  <input type="checkbox"/> Schedule of Benefits         </div> <div style="width: 33%;"> <input type="checkbox"/> Outline of Coverage  <input type="checkbox"/> Rider/Endorsement  <input type="checkbox"/> Other         </div> <div style="width: 33%;"> <input type="checkbox"/> Certificate  <input type="checkbox"/> Advertising         </div> </div> <p><b><u>Rates</u></b>  <input type="checkbox"/> New Rate    <input checked="" type="checkbox"/> Revised Rate       </p> <p><input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b>        Please explain: _____     </p> <p><b><u>SUPPORTING DOCUMENTATION</u></b></p> <div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;"> <input type="checkbox"/> Articles of Incorporation  <input type="checkbox"/> Association Bylaws  <input type="checkbox"/> Statement of Variability  <input checked="" type="checkbox"/> Actuarial Memorandum  <input type="checkbox"/> Other _____         </div> <div style="width: 50%;"> <input type="checkbox"/> Third Party Authorization  <input type="checkbox"/> Trust Agreements  <input checked="" type="checkbox"/> Certifications         </div> </div>					

Effective January 1, 2009

12.	<b>Filing Submission Date</b>	5/25/2016
13.	<b>Filing Fee (If required)</b>	Amount _____ Check Date _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number _____
14.	<b>Date of Domiciliary Approval</b>	Illinois has approved two rounds of maximum 40% increases each. A similar third round increase has been submitted on 03/29/2016
15.	<b>Filing Description:</b>	
		State Farm Mutual Automobile Insurance Company – NAIC 176-25178 Inforce Rate Increase Individual Long Term Care Insurance Policy Form 97045PA.1 Rider Forms 99504, 99505

16.	<b>Certification (If required)</b>
<b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u> .	
Print Name <u>Jeff Mueller</u> Title <u>Associate Actuary</u>	
Signature  Date: <u>05/25/2016</u>	

17.	<b>Form Filing Attachment</b>	
This filing transmittal is part of company tracking number		
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

<b>18.</b>	<b>Rate Filing Attachment</b>			
<b>This filing transmittal is part of company tracking number</b>		2016 PA LTCI 97045 Series		
<b>This filing corresponds to form filing company tracking number</b>		N/A		
<b>Overall percentage rate indication (when applicable)</b>		352.6%		
<b>Overall percentage rate impact for this filing</b>		36.0%		
	<b>Document Name</b>	<b>Affected Form Numbers</b>		<b>Previous State Filing Number</b>
	<b>Description</b>			
01	Individual Long Term Care Policy and Riders	97045PA.1, 99504, 99505	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +36.0% - ____% <input type="checkbox"/> Other _____	
	Rate Filing			
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	

LH RFA-1

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY  
BLOOMINGTON, ILLINOIS 61710  
ACTUARIAL MEMORANDUM – RATE INCREASE**

**STATE FARM TAX QUALIFIED LONG TERM CARE INSURANCE POLICY FORM 97045PA.1  
SIMPLE AUTOMATIC INCREASE BENEFIT RIDER FORM 99504  
COMPOUND AUTOMATIC INCREASE BENEFIT RIDER FORM 99505**

**I. PURPOSE**

The purpose of this memorandum is to request a rate increase and demonstrate compliance with loss ratio standards. This memorandum is not intended for any other purpose.

**II. GENERAL INFORMATION**

- A. Issuer Name: State Farm Mutual Automobile Insurance Company
- B. Form Numbers: 97045PA.1, 99504, 99505
- C. Type of Policy: Comprehensive, Individual Tax Qualified Long Term Care Insurance
- D. Renewability: Guaranteed Renewable
- E. Marketing Method: Sold through a captive agency force but are no longer marketed
- F. Domicile Approval: This filing was submitted to Illinois, our state of domicile, and is currently pending.
- G. Issue Ages: ages 18 through 84
- H. Average Issue Age of inforce policies: 55
- I. Insurance Company Representative: Jeff Mueller  
One State Farm Plaza, B-1  
Bloomington, IL 61710  
(309) 735-2224

**III. APPLICABILITY**

This filing is applicable to all in-force policies and associated riders issued in Pennsylvania on the above referenced forms. These forms were marketed in Pennsylvania between January 1, 1998 and August 31, 2001. These forms are no longer marketed in any state. As of December 31, 2015, there were 1,230 policies in force on these forms in Pennsylvania and 41,203 nationwide. These new rates will apply on the policyholder's next anniversary. The new rates will be implemented on January 1, 2017, or as soon as possible thereafter.

**IV. DESCRIPTION OF POLICY DESIGN AND COVERAGE**

- A. Form 97045PA.1: This form provides comprehensive Long Term Care Insurance coverage. After meeting an elimination period, benefits are paid on an expenses incurred basis. Covered expenses include: Home and Adult Day Care, Long Term Care Facility, Alternate Care Facility, Caregiver Training, Bed Reservation, Respite Care, and Medical Help System. Benefits may also be payable for other services, devices or types of care if they are part of an alternate plan of care which is agreed to by the insured, the insured's doctor, and State Farm. Premiums are waived while receiving care in a facility after the specified waiting period.
- B. Optional Simple Automatic Increase Benefit Rider Form 99504: provides inflation protection by giving a 5% simple automatic benefit increase for each policy year.
- C. Optional Compound Automatic Increase Benefit Rider Form 99505: provides compound automatic benefit increases of 5% for each policy year.

## V. REASON FOR RATE INCREASE

A rate increase is necessary due to significantly higher anticipated and lifetime loss ratios than expected. The higher loss ratios are primarily a result of lower voluntary lapse rates, lower mortality, and higher expected future claims costs.

The table below compares the present value of lifetime incurred losses using original morbidity assumptions and our current assumptions on a nationwide basis as outlined below in Section VI.

No claim cost margins are included in the table. Current lapse and mortality assumptions are used in the projections for both original and current morbidity assumptions.

PV Lifetime Incurred Losses Original Claim Costs	PV Lifetime Incurred Losses Current Claim Costs	Ratio of Current to Original
2,344,824,079	3,134,242,813	1.34

## VI. MORBIDITY ASSUMPTIONS

Claim costs were developed using 2011 Milliman Inc. internal claim cost guidelines. These guidelines are a cooperative effort of Milliman Health actuaries and represent a combination of their experience, research, and judgment. These claim costs were developed based on the benefits provided under these forms.

The table below demonstrates our actual to expected loss ratio experience by year based on the actual distribution of business. State Farm experience shows an overall actual to expected ratio of 98.8%. As a result, 100% of the Milliman claim costs was chosen as the ultimate claim cost level. In order to smoothly transition from historic experience to projected experience, projected experience grades from 95% to 100% of the Milliman claim costs evenly over a period of 5 years.

The expected basis for the table below is the 2011 Milliman claims costs using actual termination information. This differs from the Pennsylvania and Nationwide Actual to Expected exhibits attached to this filing in that the expected basis is actual sales and original pricing assumptions.

Year	Actual Loss Ratio	Expected Loss Ratio Based on 2011 Milliman Claim Costs	Actual to Expected Ratio
1997	0.0%	8.4%	0.0%
1998	0.3%	7.8%	3.6%
1999	5.9%	8.7%	67.3%
2000	9.8%	9.8%	100.7%
2001	7.9%	11.3%	69.8%
2002	11.8%	14.5%	81.4%
2003	19.8%	18.9%	104.7%
2004	31.0%	24.0%	129.3%
2005	24.4%	29.7%	82.0%
2006	46.2%	36.3%	127.3%
2007	39.6%	43.8%	90.5%
2008	53.7%	52.0%	103.2%
2009	62.1%	61.2%	101.4%
2010	66.2%	71.4%	92.8%
2011	81.4%	82.7%	98.4%

<b>2012</b>	103.4%	95.5%	108.3%
<b>2013</b>	104.2%	109.8%	94.9%
<b>2014</b>	122.0%	126.3%	96.6%
<b>2015</b>	134.7%	144.8%	93.0%
<b>Total</b>	<b>53.3%</b>	<b>53.9%</b>	<b>98.8%</b>

No future morbidity improvement was assumed in these claim costs.

## VII. MORTALITY ASSUMPTION

Sex distinct mortality was assumed to follow the 2012 IAM Static table with 13 year selection factors, grading from 31% to 100% of the table over those 13 years, with the ultimate factor being 110% in years 14 and beyond. The selection factors for the first 17 years are based on actual mortality results on State Farm's long term care block. Actual and expected deaths include data from all policy forms for credibility purposes.

Duration	Exposure	Actual Deaths	Expected Deaths Based on 2012IAM	Calculated Mortality Factor - As a % of 2012IAM
1	165,025	245	787	31%
2	153,080	439	807	54%
3	143,145	497	826	60%
4	133,884	532	846	63%
5	126,147	631	869	73%
6	119,085	609	894	68%
7	110,978	707	911	78%
8	103,223	762	925	82%
9	95,954	827	940	88%
10	88,879	876	949	92%
11	80,272	836	936	89%
12	66,813	783	860	91%
13	47,926	710	713	100%
14+	58,583	1152	1,052	110%

No future mortality improvement was assumed in the projections.



## VIII. VOLUNTARY LAPSE RATE ASSUMPTIONS

Voluntary lapse rates are based on our nationwide long term care lapse experience. All policy forms are included for credibility purposes. The following chart shows our actual lapse rate by duration through Dec. 31, 2013. The lapse rate assumed for projections of lifetime loss ratio in policy years 12+ is 0.5%.

Duration	Actual Exposures	Number of Lapses	Assumed Lapse Rate
1	148,162	12,176	8.2%
2	130,387	5,852	4.5%
3	118,353	3,215	2.7%
4	109,769	2,239	2.0%
5	102,367	1,713	1.7%
6	93,994	1,293	1.4%
7	86,185	946	1.1%
8	79,001	747	0.9%
9	72,085	622	0.9%
10	63,646	448	0.7%
11	50,186	278	0.6%
12+	109,841	584	0.5%

These lapse rates exclude policies written in 2002. Policies written in 2002 were sold during a temporary sales promotion and therefore tend to have higher lapse rates than are typically seen on our long term care policies.

## IX. SHOCK LAPSE ASSUMPTION

A shock lapse assumption of 3.4% after this proposed rate increase is included in our projections. Assumed lapse rates (see Section VIII) less than 3.4% are increased to 3.4% for the year following this rate increase. This assumption is based on lapse experience after rate increases implemented to date on policy form 97045 series policies. We will continue to closely monitor policyholder behavior after rate increases.

Below is a chart showing the number of policyholders who have received a rate increase and the number who have lapsed after an increase on the 97045 policy series as of December 31, 2015.

Number of Policyholders Receiving Rate Increase	Number of Policyholders Lapsing After Rate Increase	Lapse Rate
60,874	2,070	3.4%

## X. HISTORY OF RATE ADJUSTMENTS

On May 9, 2000, we filed new rate tables to be used for new business on these forms. This change was implemented on November 1, 2000. Approval of this new business rate change was contingent on State Farm agreeing to keep the experience on these two classes separate for rating purposes. Actual and projected experience exhibits show these two blocks separately. This new business rate change was implemented in all jurisdictions in which this form was sold. Nationwide business will also be split by this class.

On October 5, 2012, a 15% average rate increase was approved for in-force policyholders. This increase was implemented beginning February 1, 2013.

On September 12, 2013, an additional 14% average rate increase was approved for in-force policyholders. This increase was implemented beginning February 1, 2014.

On August 27, 2015, an additional 14.5% average rate increase was approved for in-force policyholders. This increase was implemented beginning January 1, 2016.

## **XI. AVERAGE ANNUAL PREMIUM**

The average annual premium for this form and associated riders prior to the rate increase is:

### Pennsylvania

Policies issued prior to Nov. 1, 2000	\$1,430
Policies issued on or after Nov. 1, 2000	\$1,677

### Nationwide

Policies issued in original class	\$1,614
Policies issued in new class	\$1,706

The average annual premium for this form and associated riders after the rate increase is:

### Pennsylvania

Policies issued prior to Nov. 1, 2000	\$1,956
Policies issued on or after Nov. 1, 2000	\$2,228

### Nationwide

Policies issued in original class	\$2,216
Policies issued in new class	\$2,295

## **XII. MINIMUM LIFETIME LOSS RATIO**

The minimum lifetime loss ratio is 60%. Originally filed loss ratio on policies issued prior to Nov. 1, 2000 is 75%. Originally filed loss ratio on policies issued on or after Nov. 1, 2000 is 64%.

## **XIII. PAST, ANTICIPATED AND LIFETIME LOSS RATIO**

Past and projected nationwide and Pennsylvania experience are shown in the exhibits entitled Actual & Projected Nationwide Experience Exhibit and Actual & Projected Pennsylvania Experience Exhibit. Projected premiums are shown both with and without the proposed rate increase.

Nationwide data is used to justify the proposed rates. The nationwide projection exhibit contains three columns of premiums. The first one titled "Earned Premium Original Rates" reflects the original premium with no rate increases. The second column, "Earned Premium Current Rates", applies this state's specific pattern of prior increases to the nationwide original premium. This is done to avoid subsidization amongst states due to the allowance/disallowance of needed rate increases. The final premium column, "Earned Premium with Proposed Increase", reflects the proposed increase applied nationwide. A summary of the resulting loss ratios is shown below.

The lifetime loss ratio is calculated as the sum of the accumulated value of past incurred claims and the present value of anticipated incurred claims divided by the sum of the accumulated value of past earned premium and the present value of the anticipated earned premium. The present values and accumulated values are calculated at 4.5%.

The following table shows the present and accumulated values of nationwide premiums and claims at the valuation rate of 4.5%.

Policies issued prior to November 1, 2000

	Earned Premium Current Rates	Earned Premium with Proposed Increase	Incurred Claims	Loss Ratio Current Rates	Loss Ratio with Proposed Rates
Past	1,045,338,282	1,045,338,282	513,054,848	49.1%	49.1%
Anticipated	407,886,906	545,181,571	1,863,144,876	456.8%	341.7%
Lifetime	1,453,225,189	1,590,519,853	2,376,199,724	163.5%	149.4%

Policies issued on or after November 1, 2000

	Earned Premium Current Rates	Earned Premium with Proposed Increase	Incurred Claims	Loss Ratio Current Rates	Loss Ratio with Proposed Rates
Past	372,843,000	372,843,000	124,765,604	33.5%	33.5%
Anticipated	192,165,721	254,466,080	633,336,170	329.6%	248.9%
Lifetime	565,008,720	627,309,080	758,101,774	134.2%	120.8%

#### **XIV. MAXIMUM ALLOWABLE RATE INCREASE**

The same methodology is used to calculate the maximum allowable rate increase for all policies before, on, or after November 1, 2000.

The maximum allowable rate increase was calculated so that the sum of:

- (a) The lesser of:
  - (i) The accumulated value of actual past incurred claims; and
  - (ii) The accumulated value of expected past claims
- (b) The present value of projected incurred claims.

Is equal to:

- (c) The accumulated value of past premium and the present value of future projected original premium times the greater of:
  - (i) 60%; and
  - (ii) The lifetime loss ratio consistent with the original filing.

##### **Policies Issued Prior to November 1, 2000**

The accumulated value of expected past claims (294,476,515) are less than accumulated value of actual past incurred claims; therefore, expected past claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with policies issued prior to November 1, 2000 is 75%.

This methodology results in an indicated average rate increase of 349.0% and a lifetime loss ratio of 82.6%.

This increase is based on nationwide data and assumes that the 15% average increase that was implemented on February 1, 2013 the 14% average increase that was implemented on February 1, 2014, and the 14.5% average increase that was implemented on January 1, 2016 were applied nationwide. 298.7% is the indicated rate increase in addition to the 15%, 14%, and 14.5% that were already implemented.

**Policies Issued On or After November 1, 2000**

The accumulated value of actual past claims (124,765,604) are less than accumulated value of expected past incurred claims; therefore, actual past claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with policies issued prior to November 1, 2000 is 64%.

This methodology results in an indicated average rate increase of 322.4% and a lifetime loss ratio of 64.0%.

This increase is based on nationwide data and assumes that the 15% average increase that was implemented on February 1, 2013 the 14% average increase that was implemented on February 1, 2014, and the 14.5% average increase that was implemented on January 1, 2016 were applied nationwide. 298.7% is the indicated rate increase in addition to the 15%, 14%, and 14.5% that were already implemented.

**XV. SUMMARY OF PROPOSED RATE INCREASE**

We are proposing an average rate increase of 36.5% based on the nationwide distribution of business. This results in an average increase of 36.0% in Pennsylvania reflecting differences between the Pennsylvania and nationwide distribution of business.

The maximum proposed increase is 40%. For issue ages 76 and above with no inflation protection, we are proposing a maximum increase of 15%. Policies with a 2 year benefit period and no inflation protection will not receive an increase.

This proposed increase is further reduced in cases where this maximum increase would cause the new rates to be higher than the corresponding rate on our currently marketed long term care insurance product.

Although a rate increase larger than 36.0% can be justified at this time, State Farm is not currently seeking a higher increase. We will continue to monitor emerging experience and anticipate further increases in the future.

A comparison of rates before and after the proposed change is included in the supporting documentation.

The renewal rate schedule after this rate increase is implemented will not be greater than the new business premium rate schedule.

**XVI. CERTIFICATION**

To the best of my knowledge and judgment, the following items are true with respect to the filing:

- 1) The assumptions represent my best judgment as to the expected value for each assumption and are consistent with State Farm's business plan at this time.
- 2) The anticipated lifetime loss ratio will exceed the applicable loss ratio.
- 3) The filing was prepared based on the current standard of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice.
- 4) The filing is in compliance with applicable laws and regulations in Pennsylvania.
- 5) The rates are reasonable in relationship to the benefits.



Jeff Mueller, FSA, MAAA

May 27, 2016  
Date

## Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania

Year	Actual				
	Earned Premium	Earned Premium	Incurred	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Claims	Original Rates	Current Rates
1997	345,017	345,017	0	0.0%	0.0%
1998	4,974,842	4,974,842	13,981	0.3%	0.3%
1999	17,681,997	17,681,997	1,040,702	5.9%	5.9%
2000	39,331,647	39,331,647	3,866,388	9.8%	9.8%
2001	61,235,559	61,235,559	4,846,462	7.9%	7.9%
2002	66,585,636	66,585,636	7,877,116	11.8%	11.8%
2003	64,714,795	64,714,795	12,834,960	19.8%	19.8%
2004	62,719,744	62,719,744	19,458,530	31.0%	31.0%
2005	61,330,650	61,330,650	14,950,614	24.4%	24.4%
2006	60,138,947	60,138,947	27,812,814	46.2%	46.2%
2007	58,955,167	58,955,167	23,351,284	39.6%	39.6%
2008	57,722,316	57,722,316	30,999,166	53.7%	53.7%
2009	56,361,097	56,361,097	34,999,552	62.1%	62.1%
2010	54,926,982	54,926,982	36,368,444	66.2%	66.2%
2011	53,503,183	53,503,183	43,545,274	81.4%	81.4%
2012	52,092,028	52,092,028	53,876,957	103.4%	103.4%
2013	50,074,277	53,229,707	52,200,276	104.2%	98.1%
2014	48,355,544	58,186,026	58,973,136	122.0%	101.4%
2015	45,653,944	59,980,288	61,515,429	134.7%	102.6%
Total	916,703,371	944,015,628	488,531,083	53.3%	51.8%

Projection Year	Projection						
	Earned Premium	Earned Premium	Earned	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Premium With Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
2016	43,956,464	63,297,117	63,297,117	66,751,285	151.9%	105.5%	105.5%
2017	42,084,308	60,821,878	77,742,422	71,916,598	170.9%	118.2%	92.5%
2018	40,181,462	57,350,171	78,613,764	78,425,723	195.2%	136.7%	99.8%
2019	38,255,478	54,631,500	75,027,674	86,166,655	225.2%	157.7%	114.8%
2020	36,313,612	51,884,670	71,385,094	94,238,033	259.5%	181.6%	132.0%
2021	34,364,149	49,121,699	67,701,737	102,678,563	298.8%	209.0%	151.7%
2022	32,416,171	46,355,877	63,995,450	110,329,346	340.4%	238.0%	172.4%
2023	30,478,985	43,600,932	60,285,165	117,965,227	387.0%	270.6%	195.7%
2024	28,561,269	40,869,791	56,589,217	125,434,242	439.2%	306.9%	221.7%
2025	26,671,046	38,174,498	52,925,385	132,668,148	497.4%	347.5%	250.7%
2026	24,816,613	35,527,527	49,312,549	139,558,291	562.4%	392.8%	283.0%
2027	23,007,016	32,942,393	45,771,166	146,052,367	634.8%	443.4%	319.1%
2028	21,251,106	30,432,276	42,321,340	152,017,549	715.3%	499.5%	359.2%
2029	19,556,657	28,008,742	38,980,932	157,284,681	804.3%	561.6%	403.5%
2030	17,929,586	25,680,619	35,764,031	161,773,995	902.3%	629.9%	452.3%
2031	16,375,121	23,455,692	32,683,264	165,525,894	1010.8%	705.7%	506.5%
2032	14,898,278	21,341,374	29,750,536	168,605,328	1131.7%	790.0%	566.7%
2033	13,503,518	19,344,228	26,976,341	170,968,109	1266.1%	883.8%	633.8%
2034	12,193,812	17,468,624	24,367,875	172,430,356	1414.1%	987.1%	707.6%
2035	10,970,095	15,715,986	21,928,051	172,799,798	1575.2%	1099.5%	788.0%
2036	9,832,367	14,086,372	19,657,735	172,068,171	1750.0%	1221.5%	875.3%
2037	8,780,394	12,579,495	17,557,141	170,556,437	1942.5%	1355.8%	971.4%
2038	7,813,366	11,194,226	15,625,168	168,459,647	2156.0%	1504.9%	1078.1%
2039	6,929,366	9,927,841	13,858,356	165,777,417	2392.4%	1669.8%	1196.2%
2040	6,124,997	8,775,489	12,250,184	162,345,737	2650.5%	1850.0%	1325.3%
2041	5,396,271	7,731,471	10,792,886	158,233,871	2932.3%	2046.6%	1466.1%
2042	4,739,161	6,790,027	9,478,567	153,820,120	3245.7%	2265.4%	1622.8%
2043	4,149,578	5,945,313	8,299,173	149,279,106	3597.5%	2510.9%	1798.7%
2044	3,623,014	5,190,873	7,245,759	144,580,874	3990.6%	2785.3%	1995.4%
2045	3,154,426	4,519,490	6,308,287	139,666,673	4427.6%	3090.3%	2214.0%
2046	2,738,751	3,923,909	5,476,653	134,661,385	4916.9%	3431.8%	2458.8%
2047	2,371,239	3,397,333	4,741,385	129,767,560	5472.6%	3819.7%	2736.9%
2048	2,047,301	2,933,189	4,093,322	124,914,985	6101.4%	4258.7%	3051.7%
2049	1,762,511	2,525,136	3,523,615	119,850,907	6800.0%	4746.3%	3401.4%
2050	1,512,547	2,166,984	3,023,616	114,339,198	7559.4%	5276.4%	3781.5%
2051	1,293,405	1,852,995	2,585,307	108,335,490	8376.0%	5846.5%	4190.4%
2052	1,101,550	1,578,108	2,201,621	101,912,392	9251.7%	6457.9%	4629.0%
2053	933,826	1,337,798	1,866,240	95,137,701	10188.0%	7111.5%	5097.8%
2054	787,462	1,128,100	1,573,621	88,102,268	11188.1%	7809.8%	5598.7%
2055	659,967	945,439	1,318,764	80,771,511	12238.7%	8543.3%	6124.8%
2056	549,217	786,772	1,097,415	73,187,464	13325.8%	9302.2%	6669.1%
2057	453,396	649,499	905,930	65,464,903	14438.8%	10079.3%	7226.3%
2058	370,958	531,399	741,207	57,566,152	15518.3%	10832.9%	7766.5%
2059	300,535	430,516	600,505	49,468,656	16460.2%	11490.5%	8237.8%
2060	240,859	345,029	481,281	41,383,243	17181.5%	11994.1%	8598.6%
2061	190,802	273,322	381,278	33,579,319	17599.1%	12285.6%	8807.0%
2062	149,277	213,838	298,318	26,613,262	17828.1%	12445.5%	8921.1%
2063	115,219	165,050	230,270	20,731,358	17993.1%	12560.6%	9003.1%
2064	87,620	125,516	175,125	15,884,188	18128.5%	12655.1%	9070.2%
2065	65,556	93,909	131,034	11,953,307	18233.7%	12728.6%	9122.3%
Total	606,059,685	868,170,034	1,171,938,873	5,672,003,489	935.9%	653.3%	484.0%

	Earned Premium	Earned Premium	Earned	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Premium With Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
Past Experience	916,703,371	944,015,628	944,015,628	488,531,083	53.3%	51.8%	51.8%
Anticipated Experience	606,059,685	868,170,034	1,171,938,873	5,672,003,489	935.9%	653.3%	484.0%
Lifetime Experience	1,522,763,056	1,812,185,662	2,115,954,501	6,160,534,573	404.6%	340.0%	291.1%
Past Experience @4.5%	1,388,874,250	1,418,181,282	1,418,181,282	637,761,767	45.9%	45.0%	45.0%
Anticipated Experience @4.5%	419,398,788	600,905,637	800,789,354	2,496,481,046	595.3%	415.5%	311.8%
Lifetime Experience @4.5%	1,808,273,037	2,019,086,919	2,218,970,636	3,134,242,813	173.3%	155.2%	141.2%

## Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania

Actual					
Year	Earned Premium Original Rates	Earned Premium Current Rates	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates
1997	345,017	345,017	0	0.0%	0.0%
1998	4,974,842	4,974,842	13,981	0.3%	0.3%
1999	17,681,997	17,681,997	1,040,702	5.9%	5.9%
2000	38,781,028	38,781,028	3,866,388	10.0%	10.0%
2001	50,023,583	50,023,583	4,455,087	8.9%	8.9%
2002	46,886,898	46,886,898	6,959,236	14.8%	14.8%
2003	44,998,255	44,998,255	9,939,501	22.1%	22.1%
2004	43,916,549	43,916,549	15,334,839	34.9%	34.9%
2005	43,057,239	43,057,239	12,635,829	29.3%	29.3%
2006	42,257,450	42,257,450	21,665,059	51.3%	51.3%
2007	41,419,348	41,419,348	18,119,690	43.7%	43.7%
2008	40,512,998	40,512,998	24,959,441	61.6%	61.6%
2009	39,571,476	39,571,476	28,110,297	71.0%	71.0%
2010	38,567,851	38,567,851	29,025,736	75.3%	75.3%
2011	37,546,272	37,546,272	34,675,832	92.4%	92.4%
2012	36,464,419	36,464,419	44,473,684	122.0%	122.0%
2013	35,051,994	37,260,795	40,694,017	116.1%	109.2%
2014	33,848,881	40,730,218	48,245,529	142.5%	118.5%
2015	31,957,761	41,986,202	47,727,750	149.3%	113.7%
Total	667,863,858	686,982,438	391,942,597	58.7%	57.1%

Projection							
Projection Year	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
2016	30,533,198	44,016,528	44,016,528	52,548,516	172.1%	119.4%	119.4%
2017	29,149,599	42,168,252	54,173,256	56,415,409	193.5%	133.8%	104.1%
2018	27,748,800	39,638,507	54,652,889	61,295,637	220.9%	154.6%	112.2%
2019	26,336,866	37,641,050	51,986,893	67,051,959	254.6%	178.1%	129.0%
2020	24,919,223	35,631,569	49,290,985	73,031,353	293.1%	205.0%	148.2%
2021	23,502,666	33,619,981	46,578,617	79,298,523	337.4%	235.9%	170.2%
2022	22,094,336	31,616,791	43,864,392	84,883,068	384.2%	268.5%	193.5%
2023	20,701,393	29,632,602	41,163,419	90,382,993	436.6%	305.0%	219.6%
2024	19,329,678	27,676,203	38,488,816	95,695,451	495.1%	345.8%	248.6%
2025	17,984,556	25,755,721	35,853,151	100,797,541	560.5%	391.4%	281.1%
2026	16,672,221	23,880,450	33,270,735	105,633,434	633.6%	442.3%	317.5%
2027	15,399,144	22,060,036	30,756,414	110,162,809	715.4%	499.4%	358.2%
2028	14,171,436	20,303,557	28,324,236	114,256,519	806.2%	562.7%	403.4%
2029	12,993,527	18,617,626	25,984,799	117,757,424	906.3%	632.5%	453.2%
2030	11,868,345	17,006,658	23,745,523	120,674,791	1016.8%	709.6%	508.2%
2031	10,799,333	15,475,758	21,614,619	123,128,276	1140.1%	795.6%	569.7%
2032	9,789,551	14,029,432	19,599,288	125,130,607	1278.2%	891.9%	638.4%
2033	8,841,537	12,671,401	17,705,431	126,591,727	1431.8%	999.0%	715.0%
2034	7,956,107	11,402,892	15,935,302	127,302,548	1600.1%	1116.4%	798.9%
2035	7,132,568	10,222,954	14,287,984	127,206,654	1783.5%	1244.3%	890.3%
2036	6,370,584	9,131,132	12,763,150	126,410,948	1984.3%	1384.4%	990.4%
2037	5,669,543	8,126,577	11,359,832	125,145,095	2207.3%	1539.9%	1101.6%
2038	5,028,248	7,207,586	10,075,797	123,481,257	2455.8%	1713.2%	1225.5%
2039	4,444,488	6,371,003	8,906,723	121,335,579	2730.0%	1904.5%	1362.3%
2040	3,915,080	5,612,277	7,846,320	118,587,322	3029.0%	2113.0%	1511.4%
2041	3,437,235	4,927,420	6,889,062	115,388,705	3357.0%	2341.8%	1675.0%
2042	3,008,074	4,312,314	6,029,236	112,073,385	3725.8%	2598.9%	1858.8%
2043	2,624,562	3,762,615	5,260,793	108,657,212	4140.0%	2887.8%	2065.4%
2044	2,283,240	3,273,369	4,576,822	105,022,280	4599.7%	3208.4%	2294.7%
2045	1,980,352	2,839,197	3,969,819	101,164,145	5108.4%	3563.1%	2548.3%
2046	1,712,588	2,455,362	3,433,167	97,299,728	5681.4%	3962.7%	2834.1%
2047	1,476,780	2,117,322	2,960,533	93,604,773	6338.4%	4420.9%	3161.8%
2048	1,269,781	1,820,572	2,545,621	89,937,930	7083.0%	4940.1%	3533.0%
2049	1,088,482	1,560,658	2,182,206	86,032,119	7903.9%	5512.6%	3942.4%
2050	929,886	1,333,282	1,864,283	81,717,837	8787.9%	6129.1%	4383.3%
2051	791,373	1,134,694	1,586,608	77,020,590	9732.5%	6787.8%	4854.4%
2052	670,623	961,569	1,344,539	72,106,250	10752.1%	7498.8%	5362.9%
2053	565,564	810,937	1,133,921	67,047,686	11855.0%	8267.9%	5912.9%
2054	474,341	680,140	951,039	61,773,673	13023.0%	9082.5%	6495.4%
2055	395,287	566,788	792,550	56,305,245	14244.2%	9934.1%	7104.3%
2056	326,993	468,865	655,632	50,710,827	15508.2%	10815.7%	7734.6%
2057	268,247	384,630	537,854	45,050,351	16794.4%	11712.7%	8375.9%
2058	218,027	312,619	437,167	39,247,299	18001.2%	12554.3%	8977.7%
2059	175,422	251,528	351,746	33,277,984	18970.3%	13230.3%	9460.8%
2060	139,591	200,150	279,904	27,352,660	19594.9%	13666.1%	9772.1%
2061	109,774	157,395	220,119	21,841,532	19896.9%	13876.9%	9922.6%
2062	85,218	122,185	170,882	17,168,639	20146.6%	14051.3%	10047.1%
2063	65,229	93,523	130,798	13,275,922	20352.9%	14195.4%	10150.0%
2064	49,162	70,485	98,579	10,091,414	20527.0%	14317.2%	10236.9%
2065	36,427	52,226	73,042	7,528,929	20668.4%	14416.2%	10307.7%
Total	407,534,280	584,186,382	790,721,019	4,164,902,552	1022.0%	712.9%	526.7%

	Earned Premium Original Rates	Earned Premium Current Rates	Earned Premium With Proposed Increase	Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	Loss Ratio With Proposed Increase
Past Experience	667,863,858	686,982,438	686,982,438	391,942,597	58.7%	57.1%	57.1%
Anticipated Experience	407,534,280	584,186,382	790,721,019	4,164,902,552	1022.0%	712.9%	526.7%
Lifetime Experience	1,075,398,138	1,271,168,820	1,477,703,457	4,556,845,149	423.7%	358.5%	308.4%
Past Experience @4.5%	1,024,823,360	1,045,338,282	1,045,338,282	513,054,848	50.1%	49.1%	49.1%
Anticipated Experience @4.5%	284,472,274	407,886,906	545,181,571	1,863,144,876	654.9%	456.8%	341.7%
Lifetime Experience @4.5%	1,309,295,633	1,453,225,189	1,590,519,853	2,376,199,724	181.5%	163.5%	149.4%

## Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania

Year	Actual				
	Earned Premium	Earned Premium	Incurred	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Claims	Original Rates	Current Rates
1997	0	0	0	0.0%	0.0%
1998	0	0	0	0.0%	0.0%
1999	0	0	0	0.0%	0.0%
2000	550,619	550,619	0	0.0%	0.0%
2001	11,211,975	11,211,975	391,375	3.5%	3.5%
2002	19,698,738	19,698,738	917,880	4.7%	4.7%
2003	19,716,540	19,716,540	2,895,459	14.7%	14.7%
2004	18,803,194	18,803,194	4,123,690	21.9%	21.9%
2005	18,273,411	18,273,411	2,314,785	12.7%	12.7%
2006	17,881,497	17,881,497	6,147,755	34.4%	34.4%
2007	17,535,819	17,535,819	5,231,595	29.8%	29.8%
2008	17,209,318	17,209,318	6,039,725	35.1%	35.1%
2009	16,789,621	16,789,621	6,889,255	41.0%	41.0%
2010	16,359,131	16,359,131	7,342,708	44.9%	44.9%
2011	15,956,911	15,956,911	8,869,442	55.6%	55.6%
2012	15,627,608	15,627,608	9,403,273	60.2%	60.2%
2013	15,022,283	15,968,912	11,506,259	76.6%	72.1%
2014	14,506,663	17,455,808	10,728,209	74.0%	61.5%
2015	13,696,183	17,994,086	13,843,206	101.1%	76.9%
Total	248,839,513	257,033,190	96,644,617	38.8%	37.6%

Projection Year	Projection						
	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
2016	13,359,169	19,188,491	19,188,491	14,202,769	106.3%	74.0%	74.0%
2017	12,873,359	18,564,681	23,455,654	15,501,189	120.4%	83.5%	66.1%
2018	12,374,122	17,627,950	23,844,768	17,130,086	138.4%	97.2%	71.8%
2019	11,862,934	16,910,806	22,930,214	19,114,696	161.1%	113.0%	83.4%
2020	11,341,621	16,177,597	21,989,200	21,206,680	187.0%	131.1%	96.4%
2021	10,811,659	15,430,409	21,023,963	23,380,041	216.2%	151.5%	111.2%
2022	10,274,978	14,672,010	20,037,720	25,446,278	247.7%	173.4%	127.0%
2023	9,733,703	13,905,493	19,034,252	27,582,235	283.4%	198.4%	144.9%
2024	9,190,660	13,134,976	18,018,744	29,738,791	323.6%	226.4%	165.0%
2025	8,648,489	12,364,354	16,996,376	31,870,607	368.5%	257.8%	187.5%
2026	8,109,273	11,596,775	15,971,669	33,924,857	418.3%	292.5%	212.4%
2027	7,575,564	10,836,076	14,950,188	35,889,557	473.8%	331.2%	240.1%
2028	7,050,076	10,086,324	13,937,939	37,761,030	535.6%	374.4%	270.9%
2029	6,536,140	9,352,447	12,942,150	39,527,257	604.7%	422.6%	305.4%
2030	6,036,736	8,638,850	11,969,478	41,099,204	680.8%	475.7%	343.4%
2031	5,553,637	7,948,194	11,024,308	42,397,618	763.4%	533.4%	384.6%
2032	5,088,787	7,283,369	10,111,327	43,474,721	854.3%	596.9%	430.0%
2033	4,644,103	6,647,206	9,235,104	44,376,382	955.5%	667.6%	480.5%
2034	4,221,735	6,042,844	8,400,581	45,127,808	1068.9%	746.8%	537.2%
2035	3,823,318	5,472,667	7,611,596	45,593,144	1192.5%	833.1%	599.0%
2036	3,449,189	4,937,189	6,869,344	45,657,223	1323.7%	924.8%	664.7%
2037	3,099,730	4,436,977	6,175,015	45,411,342	1465.0%	1023.5%	735.4%
2038	2,775,329	3,972,607	5,529,744	44,978,390	1620.7%	1132.2%	813.4%
2039	2,476,287	3,544,522	4,934,406	44,441,837	1794.7%	1253.8%	900.7%
2040	2,202,404	3,152,441	4,388,799	43,758,415	1986.8%	1388.1%	997.0%
2041	1,952,488	2,794,664	3,890,693	42,845,166	2194.4%	1533.1%	1101.2%
2042	1,725,397	2,469,557	3,437,921	41,746,735	2419.5%	1690.5%	1214.3%
2043	1,520,083	2,175,627	3,028,489	40,621,894	2672.3%	1867.1%	1341.3%
2044	1,335,506	1,911,387	2,660,379	39,558,594	2962.1%	2069.6%	1487.0%
2045	1,170,392	1,675,013	2,331,083	38,502,527	3289.7%	2298.6%	1651.7%
2046	1,022,992	1,464,003	2,037,128	37,361,657	3652.2%	2552.0%	1834.0%
2047	891,737	1,276,108	1,775,393	36,162,786	4055.3%	2833.8%	2036.9%
2048	775,188	1,109,273	1,543,025	34,977,055	4512.1%	3153.2%	2266.8%
2049	672,036	961,622	1,337,414	33,818,788	5032.3%	3516.9%	2528.7%
2050	580,965	831,270	1,155,933	32,621,361	5615.0%	3924.3%	2822.1%
2051	500,595	716,242	995,819	31,314,901	6255.5%	4372.1%	3144.6%
2052	429,716	614,803	854,655	29,806,142	6936.2%	4848.1%	3487.5%
2053	367,248	525,409	730,288	28,090,016	7648.8%	5346.3%	3846.4%
2054	312,278	446,751	620,892	26,328,595	8431.1%	5893.3%	4240.4%
2055	263,984	377,653	524,819	24,466,266	9268.1%	6478.5%	4661.8%
2056	221,655	317,092	440,642	22,476,637	10140.4%	7088.4%	5100.9%
2057	184,688	264,209	367,153	20,414,552	11053.5%	7726.7%	5560.2%
2058	152,562	218,252	303,302	18,318,854	12007.4%	8393.4%	6039.8%
2059	124,822	178,570	248,174	16,190,673	12971.0%	9066.8%	6523.9%
2060	101,041	144,553	200,920	14,030,583	13886.1%	9706.2%	6983.2%
2061	80,852	115,675	160,806	11,737,787	14517.6%	10147.2%	7299.3%
2062	63,924	91,460	127,167	9,444,624	14774.8%	10326.5%	7426.9%
2063	49,889	71,383	99,270	7,455,436	14944.2%	10444.3%	7510.3%
2064	38,384	54,924	76,396	5,792,774	15091.8%	10547.0%	7582.6%
2065	29,074	41,605	57,882	4,424,378	15217.5%	10634.2%	7643.7%
Total	197,680,498	282,772,358	379,576,674	1,507,100,937	762.4%	533.0%	397.0%

	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
Past Experience	248,839,513	257,033,190	257,033,190	96,644,617	38.8%	37.6%	37.6%
Anticipated Experience	197,680,498	282,772,358	379,576,674	1,507,100,937	762.4%	533.0%	397.0%
Lifetime Experience	446,520,011	539,805,548	636,609,864	1,603,745,554	359.2%	297.1%	251.9%
Past Experience @4.5%	364,050,890	372,843,000	372,843,000	124,765,604	34.3%	33.5%	33.5%
Anticipated Experience @4.5%	134,331,678	192,165,721	254,466,080	633,336,170	471.5%	329.6%	248.9%
Lifetime Experience @4.5%	498,382,568	565,008,720	627,309,080	758,101,774	152.1%	134.2%	120.8%

## Actual and Projected Pennsylvania Experience

Year	Actual				
	Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Loss Ratio
	Original Rates	Current Rates		Original Rates	Current Rates
1997	0	0	0	0.0%	0.0%
1998	147,425	147,425	0	0.0%	0.0%
1999	652,642	652,642	32,136	4.9%	4.9%
2000	1,323,406	1,323,406	321,227	24.3%	24.3%
2001	1,929,641	1,929,641	290,944	15.1%	15.1%
2002	1,880,608	1,880,608	115,546	6.1%	6.1%
2003	1,814,553	1,814,553	102,177	5.6%	5.6%
2004	1,765,856	1,765,856	773,556	43.8%	43.8%
2005	1,721,205	1,721,205	347,744	20.2%	20.2%
2006	1,673,103	1,673,103	876,455	52.4%	52.4%
2007	1,642,712	1,642,712	798,024	48.6%	48.6%
2008	1,617,694	1,617,694	762,767	47.2%	47.2%
2009	1,581,294	1,581,294	1,664,533	105.3%	105.3%
2010	1,552,674	1,552,674	1,031,566	66.4%	66.4%
2011	1,509,141	1,509,141	941,791	62.4%	62.4%
2012	1,457,699	1,457,699	1,066,150	73.1%	73.1%
2013	1,403,135	1,491,553	727,548	51.9%	48.8%
2014	1,327,482	1,597,354	1,363,322	102.7%	85.3%
2015	1,233,239	1,620,233	1,729,044	140.2%	106.7%
Total	26,233,507	26,978,791	12,944,531	49.3%	48.0%

Projection Year	Projection						
	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
2016	1,186,195	1,702,789	1,702,789	1,708,598	144.0%	100.3%	100.3%
2017	1,138,801	1,642,646	2,087,964	1,855,674	162.9%	113.0%	88.9%
2018	1,090,143	1,553,248	2,120,324	2,037,936	186.9%	131.2%	96.1%
2019	1,040,432	1,483,217	2,028,690	2,251,753	216.4%	151.8%	111.0%
2020	989,881	1,411,881	1,934,845	2,474,869	250.0%	175.3%	127.9%
2021	938,714	1,339,558	1,839,192	2,708,930	288.6%	202.2%	147.3%
2022	887,225	1,266,663	1,742,259	2,922,362	329.4%	230.7%	167.7%
2023	835,713	1,193,628	1,644,620	3,132,234	374.8%	262.4%	190.5%
2024	784,472	1,120,877	1,546,849	3,335,310	425.2%	297.6%	215.6%
2025	733,753	1,048,772	1,449,466	3,526,386	480.6%	336.2%	243.3%
2026	683,809	977,690	1,353,032	3,705,623	541.9%	379.0%	273.9%
2027	634,934	908,060	1,258,189	3,873,752	610.1%	426.6%	307.9%
2028	587,412	840,303	1,165,565	4,027,428	685.6%	479.3%	345.5%
2029	541,484	774,771	1,075,698	4,163,678	768.9%	537.4%	387.1%
2030	497,319	711,717	988,986	4,279,213	860.5%	601.3%	432.7%
2031	455,088	651,392	905,829	4,380,642	962.6%	672.5%	483.6%
2032	414,962	594,049	826,625	4,463,422	1075.6%	751.4%	540.0%
2033	377,062	539,869	751,665	4,529,734	1201.3%	839.0%	602.6%
2034	341,496	489,009	681,199	4,578,799	1340.8%	936.3%	672.2%
2035	308,263	441,472	615,254	4,605,143	1493.9%	1043.1%	748.5%
2036	277,359	397,257	553,852	4,608,928	1661.7%	1160.2%	832.2%
2037	248,786	356,367	497,016	4,596,666	1847.6%	1289.9%	924.9%
2038	222,499	318,743	444,679	4,572,463	2055.0%	1434.5%	1028.3%
2039	198,446	284,308	396,745	4,540,788	2288.2%	1597.1%	1144.5%
2040	176,518	252,913	353,013	4,488,835	2543.0%	1774.9%	1271.6%
2041	156,617	224,413	313,292	4,421,217	2823.0%	1970.1%	1411.2%
2042	138,638	198,663	277,385	4,345,687	3134.6%	2187.5%	1566.7%
2043	122,465	175,497	245,067	4,263,662	3481.5%	2429.5%	1739.8%
2044	107,977	154,740	216,099	4,175,781	3867.3%	2698.6%	1932.3%
2045	95,027	136,186	190,196	4,080,169	4293.7%	2996.0%	2145.2%
2046	83,485	119,648	167,101	3,986,341	4774.9%	3331.7%	2385.6%
2047	73,223	104,942	146,560	3,896,113	5320.9%	3712.6%	2658.4%
2048	64,112	91,886	128,321	3,795,319	5919.8%	4130.5%	2957.7%
2049	56,036	80,311	112,150	3,679,210	6565.8%	4581.2%	3280.6%
2050	48,875	70,046	97,809	3,542,885	7248.9%	5057.9%	3622.3%
2051	42,521	60,940	85,086	3,393,371	7980.4%	5568.4%	3988.2%
2052	36,887	52,864	73,802	3,238,550	8779.7%	6126.2%	4388.1%
2053	31,889	45,701	63,794	3,071,735	9632.6%	6721.4%	4815.1%
2054	27,457	39,347	54,920	2,885,893	10510.8%	7334.4%	5254.8%
2055	23,525	33,713	47,049	2,684,316	11410.4%	7962.4%	5705.3%
2056	20,041	28,719	40,076	2,475,218	12350.7%	8618.7%	6176.3%
2057	16,964	24,308	33,917	2,263,870	13345.5%	9313.2%	6674.7%
2058	14,261	20,435	28,509	2,036,651	14281.2%	9966.5%	7143.8%
2059	11,905	17,059	23,796	1,773,447	14896.6%	10396.2%	7452.7%
2060	9,864	14,134	19,714	1,508,219	15289.6%	10670.8%	7650.5%
2061	8,109	11,618	16,203	1,245,407	15359.0%	10719.5%	7686.5%
2062	6,612	9,473	13,209	1,008,883	15259.0%	10650.1%	7638.0%
2063	5,346	7,659	10,678	807,367	15102.4%	10541.2%	7561.2%
2064	4,285	6,139	8,557	637,982	14887.9%	10391.9%	7455.7%
2065	3,404	4,876	6,795	497,419	14613.7%	10201.1%	7320.6%
Total	16,800,290	24,034,518	32,384,427	161,083,874	958.8%	670.2%	497.4%

	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
Past Experience	26,233,507	26,978,791	26,978,791	12,944,531	49.3%	48.0%	48.0%
Anticipated Experience	16,800,290	24,034,518	32,384,427	161,083,874	958.8%	670.2%	497.4%
Lifetime Experience	43,033,797	51,013,309	59,363,218	174,028,405	404.4%	341.1%	293.2%
Past Experience @4.5%	40,074,670	40,874,685	40,874,685	17,363,153	43.3%	42.5%	42.5%
Anticipated Experience @4.5%	11,520,635	16,480,740	21,913,055	68,323,890	593.1%	414.6%	311.8%
Lifetime Experience @4.5%	51,595,304	57,355,426	62,787,740	85,687,043	166.1%	149.4%	136.5%



**Actual and Projected Pennsylvania Experience**

Actual					
Year	Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Loss Ratio
	Original Rates	Current Rates		Original Rates	Current Rates
1997	0	0	0	0.0%	0.0%
1998	147,425	147,425	0	0.0%	0.0%
1999	652,642	652,642	32,136	4.9%	4.9%
2000	1,319,528	1,319,528	321,227	24.3%	24.3%
2001	1,605,647	1,605,647	290,944	18.1%	18.1%
2002	1,479,843	1,479,843	115,546	7.8%	7.8%
2003	1,430,649	1,430,649	102,177	7.1%	7.1%
2004	1,393,070	1,393,070	287,447	20.6%	20.6%
2005	1,356,321	1,356,321	9,806	0.7%	0.7%
2006	1,314,522	1,314,522	732,948	55.8%	55.8%
2007	1,286,996	1,286,996	701,468	54.5%	54.5%
2008	1,264,339	1,264,339	762,767	60.3%	60.3%
2009	1,231,909	1,231,909	1,291,405	104.8%	104.8%
2010	1,207,157	1,207,157	1,031,566	85.5%	85.5%
2011	1,176,529	1,176,529	811,190	68.9%	68.9%
2012	1,020,389	1,020,389	772,896	75.7%	75.7%
2013	982,194	1,044,087	666,259	67.8%	63.8%
2014	929,238	1,118,148	566,121	60.9%	50.6%
2015	863,267	1,134,163	1,589,636	184.1%	140.2%
Total	20,661,664	21,183,363	10,085,539	48.8%	47.6%

Projection							
Projection Year	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
2016	932,776	1,340,857	1,340,857	1,441,391	154.5%	107.5%	107.5%
2017	894,796	1,292,511	1,649,263	1,564,709	174.9%	121.1%	94.9%
2018	855,813	1,220,758	1,676,020	1,717,158	200.6%	140.7%	102.5%
2019	815,995	1,164,525	1,601,522	1,894,151	232.1%	162.7%	118.3%
2020	775,494	1,107,231	1,525,244	2,077,961	268.0%	187.7%	136.2%
2021	734,506	1,049,160	1,447,556	2,270,159	309.1%	216.4%	156.8%
2022	693,286	990,676	1,368,936	2,443,192	352.4%	246.6%	178.5%
2023	652,102	932,163	1,289,906	2,611,603	400.5%	280.2%	202.5%
2024	611,192	873,968	1,210,946	2,771,596	453.5%	317.1%	228.9%
2025	570,767	816,399	1,132,508	2,920,303	511.6%	357.7%	257.9%
2026	531,057	759,796	1,055,094	3,058,630	576.0%	402.6%	289.9%
2027	492,313	704,526	979,257	3,190,555	648.1%	452.9%	325.8%
2028	454,780	650,947	905,526	3,310,210	727.9%	508.5%	365.6%
2029	418,622	599,301	834,276	3,414,499	815.7%	569.7%	409.3%
2030	383,961	549,769	765,794	3,502,833	912.3%	637.1%	457.4%
2031	350,936	502,555	700,400	3,580,159	1020.2%	712.4%	511.2%
2032	319,674	457,846	638,382	3,644,313	1140.0%	796.0%	570.9%
2033	290,253	415,758	579,929	3,694,455	1272.8%	888.6%	637.1%
2034	262,716	376,355	525,148	3,728,141	1419.1%	990.6%	709.9%
2035	237,043	339,611	474,019	3,743,949	1579.4%	1102.4%	789.8%
2036	213,228	305,517	426,544	3,741,879	1754.9%	1224.8%	877.3%
2037	191,255	274,056	382,707	3,730,708	1950.7%	1361.3%	974.8%
2038	171,081	245,168	342,433	3,712,262	2169.9%	1514.2%	1084.1%
2039	152,647	218,766	305,608	3,688,156	2416.1%	1685.9%	1206.8%
2040	135,859	194,719	272,056	3,649,204	2686.0%	1874.1%	1341.3%
2041	120,643	172,921	241,631	3,599,525	2983.6%	2081.6%	1489.7%
2042	106,916	153,254	214,170	3,548,205	3318.7%	2315.2%	1656.7%
2043	94,586	135,585	189,493	3,497,109	3697.3%	2579.3%	1845.5%
2044	83,544	119,762	167,389	3,442,322	4120.4%	2874.3%	2056.5%
2045	73,672	105,614	147,620	3,384,386	4593.8%	3204.5%	2292.6%
2046	64,868	92,995	129,984	3,328,618	5131.4%	3579.4%	2560.8%
2047	57,028	81,758	114,277	3,276,151	5744.8%	4007.1%	2866.8%
2048	50,049	71,752	100,291	3,220,431	6434.6%	4488.3%	3211.1%
2049	43,833	62,842	87,833	3,147,317	7180.3%	5008.3%	3583.3%
2050	38,293	54,899	76,727	3,052,944	7972.7%	5561.1%	3979.0%
2051	33,349	47,810	66,815	2,943,487	8826.4%	6156.6%	4405.4%
2052	28,936	41,484	57,969	2,825,866	9765.9%	6812.0%	4874.8%
2053	24,995	35,833	50,067	2,695,760	10785.2%	7523.2%	5384.3%
2054	21,476	30,787	43,011	2,539,616	11825.5%	8249.1%	5904.5%
2055	18,336	26,284	36,716	2,362,252	12883.5%	8987.4%	6433.8%
2056	15,541	22,277	31,114	2,174,056	13989.4%	9759.2%	6987.3%
2057	13,063	18,724	26,148	1,978,222	15143.9%	10565.0%	7565.5%
2058	10,884	15,601	21,782	1,764,153	16208.1%	11308.0%	8099.1%
2059	8,987	12,881	17,981	1,514,231	16848.4%	11755.4%	8421.2%
2060	7,351	10,535	14,702	1,262,642	17177.2%	11985.6%	8588.1%
2061	5,952	8,529	11,899	1,024,321	17211.1%	12010.1%	8608.2%
2062	4,768	6,833	9,530	819,965	17196.1%	12000.6%	8604.3%
2063	3,779	5,415	7,549	647,241	17126.7%	11953.4%	8573.8%
2064	2,962	4,244	5,914	503,590	16999.8%	11866.2%	8515.2%
2065	2,295	3,288	4,579	385,873	16813.3%	11737.6%	8427.6%
Total	13,078,256	18,724,844	25,305,124	134,040,462	1024.9%	715.8%	529.7%

	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
Past Experience	20,661,664	21,183,363	21,183,363	10,085,539	48.8%	47.6%	47.6%
Anticipated Experience	13,078,256	18,724,844	25,305,124	134,040,462	1024.9%	715.8%	529.7%
Lifetime Experience	33,739,920	39,908,207	46,488,487	144,126,001	427.2%	361.1%	310.0%
Past Experience @4.5%	32,041,618	32,601,629	32,601,629	13,517,567	42.2%	41.5%	41.5%
Anticipated Experience @4.5%	8,987,997	12,869,455	17,167,302	56,649,072	630.3%	440.2%	330.0%
Lifetime Experience @4.5%	41,029,615	45,471,085	49,768,931	70,166,639	171.0%	154.3%	141.0%

## Actual and Projected Pennsylvania Experience

Year	Actual				
	Earned Premium	Earned Premium	Incurred Claims	Loss Ratio	Loss Ratio
	Original Rates	Current Rates		Original Rates	Current Rates
1997	0	0	0	0.0%	0.0%
1998	0	0	0	0.0%	0.0%
1999	0	0	0	0.0%	0.0%
2000	3,878	3,878	0	0.0%	0.0%
2001	323,994	323,994	0	0.0%	0.0%
2002	400,764	400,764	0	0.0%	0.0%
2003	383,903	383,903	0	0.0%	0.0%
2004	372,787	372,787	486,109	130.4%	130.4%
2005	364,884	364,884	337,937	92.6%	92.6%
2006	358,580	358,580	143,508	40.0%	40.0%
2007	355,717	355,717	96,556	27.1%	27.1%
2008	353,355	353,355	0	0.0%	0.0%
2009	349,385	349,385	373,128	106.8%	106.8%
2010	345,518	345,518	0	0.0%	0.0%
2011	332,612	332,612	130,601	39.3%	39.3%
2012	437,310	437,310	293,253	67.1%	67.1%
2013	420,940	447,466	61,289	14.6%	13.7%
2014	398,245	479,206	796,653	200.0%	166.2%
2015	369,972	486,070	125,620	34.0%	25.8%
Total	5,571,843	5,795,428	2,844,654	51.1%	49.1%

Projection Year	Projection						
	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
2016	253,419	361,932	361,932	267,208	105.4%	73.8%	73.8%
2017	244,006	350,135	438,701	290,964	119.2%	83.1%	66.3%
2018	234,330	332,490	444,303	320,778	136.9%	96.5%	72.2%
2019	224,437	318,693	427,168	357,602	159.3%	112.2%	83.7%
2020	214,387	304,650	409,601	396,908	185.1%	130.3%	96.9%
2021	204,208	290,398	391,636	438,771	214.9%	151.1%	112.0%
2022	193,939	275,988	373,323	479,170	247.1%	173.6%	128.4%
2023	183,610	261,465	354,714	520,631	283.6%	199.1%	146.8%
2024	173,280	246,909	335,902	563,714	325.3%	228.3%	167.8%
2025	162,986	232,373	316,958	606,082	371.9%	260.8%	191.2%
2026	152,753	217,894	297,938	646,993	423.6%	296.9%	217.2%
2027	142,621	203,534	278,932	683,197	479.0%	335.7%	244.9%
2028	132,632	189,356	260,039	717,218	540.8%	378.8%	275.8%
2029	122,862	175,470	241,422	749,179	609.8%	427.0%	310.3%
2030	113,358	161,948	223,192	776,380	684.9%	479.4%	347.9%
2031	104,152	148,837	205,429	800,483	768.6%	537.8%	389.7%
2032	95,288	136,203	188,243	819,109	859.6%	601.4%	435.1%
2033	86,809	124,111	171,736	835,279	962.2%	673.0%	486.4%
2034	78,780	112,654	156,051	850,658	1079.8%	755.1%	545.1%
2035	71,219	101,861	141,235	861,193	1209.2%	845.5%	609.8%
2036	64,131	91,739	127,308	867,049	1352.0%	945.1%	681.1%
2037	57,531	82,310	114,309	865,958	1505.2%	1052.1%	757.6%
2038	51,418	73,574	102,245	860,201	1673.0%	1169.2%	841.3%
2039	45,799	65,543	91,137	852,631	1861.7%	1300.9%	935.6%
2040	40,659	58,194	80,957	839,631	2065.0%	1442.8%	1037.1%
2041	35,973	51,492	71,662	821,691	2284.2%	1595.8%	1146.6%
2042	31,722	45,409	63,215	797,482	2514.0%	1756.2%	1261.5%
2043	27,880	39,911	55,573	766,553	2749.5%	1920.6%	1379.4%
2044	24,433	34,978	48,710	733,458	3002.0%	2096.9%	1505.8%
2045	21,355	30,572	42,576	695,783	3258.2%	2275.9%	1634.2%
2046	18,617	26,653	37,116	657,724	3532.9%	2467.7%	1772.1%
2047	16,194	23,184	32,283	619,963	3828.3%	2674.1%	1920.4%
2048	14,064	20,133	28,031	574,888	4087.7%	2855.4%	2050.9%
2049	12,203	17,469	24,317	531,892	4358.7%	3044.8%	2187.3%
2050	10,582	15,148	21,082	489,941	4629.9%	3234.4%	2323.9%
2051	9,173	13,130	18,270	449,884	4904.6%	3426.4%	2462.4%
2052	7,951	11,381	15,834	412,683	5190.5%	3626.2%	2606.4%
2053	6,894	9,868	13,727	375,975	5453.6%	3810.1%	2738.9%
2054	5,981	8,561	11,908	346,276	5789.8%	4044.9%	2907.9%
2055	5,190	7,428	10,333	322,064	6206.0%	4335.6%	3116.8%
2056	4,500	6,442	8,962	301,162	6691.8%	4674.8%	3360.5%
2057	3,901	5,584	7,769	285,648	7322.9%	5115.4%	3676.7%
2058	3,377	4,834	6,727	272,498	8070.1%	5636.9%	4050.6%
2059	2,918	4,177	5,815	259,216	8884.4%	6205.1%	4457.8%
2060	2,514	3,599	5,012	245,577	9769.7%	6822.7%	4899.9%
2061	2,157	3,089	4,303	221,085	10248.9%	7156.4%	5137.8%
2062	1,843	2,640	3,679	188,918	10248.3%	7155.2%	5135.0%
2063	1,567	2,244	3,129	160,126	10219.8%	7134.4%	5118.1%
2064	1,323	1,895	2,643	134,392	10158.8%	7090.8%	5085.0%
2065	1,109	1,589	2,216	111,546	10060.7%	7021.5%	5033.5%
Total	3,722,034	5,309,674	7,079,303	27,043,412	726.6%	509.3%	382.0%

	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio	Loss Ratio	Loss Ratio
	Original Rates	Current Rates	Proposed Increase	Claims	Original Rates	Current Rates	With Proposed Increase
Past Experience	5,571,843	5,795,428	5,795,428	2,844,654	51.1%	49.1%	49.1%
Anticipated Experience	3,722,034	5,309,674	7,079,303	27,043,412	726.6%	509.3%	382.0%
Lifetime Experience	9,293,877	11,105,102	12,874,731	29,888,067	321.6%	269.1%	232.1%
Past Experience @4.5%	8,033,051	8,273,056	8,273,056	3,830,577	47.7%	46.3%	46.3%
Anticipated Experience @4.5%	2,532,638	3,611,285	4,745,753	11,674,818	461.0%	323.3%	246.0%
Lifetime Experience @4.5%	10,565,689	11,884,341	13,018,809	15,505,395	146.8%	130.5%	119.1%

### Pennsylvania A to E Experience

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	0	0	-	-	-
	Total	0	0	-	-	-
1998	1997	0	0	-	-	-
	1998	147,425	0	0.0%	19.9%	0.0%
	Total	147,425	0	0.0%	19.9%	0.0%
1999	1997	0	0	-	-	-
	1998	302,207	32,136	10.6%	22.8%	46.7%
	1999	350,436	0	0.0%	18.3%	0.0%
	Total	652,642	32,136	4.9%	20.3%	24.3%
2000	1997	0	0	-	-	-
	1998	291,738	290,651	99.6%	28.2%	353.7%
	1999	644,806	30,576	4.7%	21.0%	22.6%
	2000	386,861	0	0.0%	18.4%	0.0%
	Total	1,323,406	321,227	24.3%	21.6%	112.2%
2001	1997	0	0	-	-	-
	1998	279,902	99,481	35.5%	32.9%	108.2%
	1999	615,046	155,010	25.2%	26.0%	96.8%
	2000	770,710	36,454	4.7%	20.9%	22.6%
	2001	263,982	0	0.0%	16.1%	0.0%
	Total	1,929,641	290,944	15.1%	23.3%	64.7%
2002	1997	0	0	-	-	-
	1998	251,376	0	0.0%	36.2%	0.0%
	1999	574,518	21,369	3.7%	30.5%	12.2%
	2000	708,240	94,177	13.3%	26.0%	51.2%
	2001	346,474	0	0.0%	19.1%	0.0%
	Total	1,880,608	115,546	6.1%	27.1%	22.7%
2003	1997	0	0	-	-	-
	1998	249,060	91,943	36.9%	38.9%	94.9%
	1999	553,861	4,962	0.9%	33.9%	2.6%
	2000	682,115	5,272	0.8%	30.5%	2.5%
	2001	329,517	0	0.0%	23.4%	0.0%
	Total	1,814,553	102,177	5.6%	31.0%	18.1%
2004	1997	0	0	-	-	-
	1998	246,510	0	0.0%	42.0%	0.0%
	1999	535,420	276,672	51.7%	36.8%	140.3%
	2000	665,527	10,775	1.6%	33.8%	4.8%
	2001	318,400	486,109	152.7%	27.1%	562.7%
	Total	1,765,856	773,556	43.8%	34.3%	127.6%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2005	1997	0	0	-	-	-
	1998	238,900	5,213	2.2%	45.8%	4.8%
	1999	521,096	2,513	0.5%	40.1%	1.2%
	2000	650,357	2,080	0.3%	36.6%	0.9%
	2001	310,851	337,937	108.7%	29.8%	365.0%
	Total	1,721,205	347,744	20.2%	37.3%	54.1%
2006	1997	0	0	-	-	-
	1998	234,330	32,157	13.7%	50.0%	27.4%
	1999	504,023	573,085	113.7%	43.8%	259.3%
	2000	628,891	127,706	20.3%	39.8%	51.1%
	2001	305,858	143,508	46.9%	32.2%	145.7%
	Total	1,673,103	876,455	52.4%	40.6%	128.9%
2007	1997	0	0	-	-	-
	1998	228,651	202,162	88.4%	54.6%	161.9%
	1999	490,666	360,393	73.4%	48.1%	152.8%
	2000	620,006	138,914	22.4%	43.4%	51.6%
	2001	303,389	96,556	31.8%	35.0%	91.0%
	Total	1,642,712	798,024	48.6%	44.4%	109.5%
2008	1997	0	0	-	-	-
	1998	223,122	32,697	14.7%	59.8%	24.5%
	1999	486,085	222,141	45.7%	53.0%	86.2%
	2000	605,834	507,929	83.8%	47.5%	176.4%
	2001	302,654	0	0.0%	38.2%	0.0%
	Total	1,617,694	762,767	47.2%	48.7%	96.9%
2009	1997	0	0	-	-	-
	1998	216,987	162,278	74.8%	65.8%	113.7%
	1999	475,855	686,756	144.3%	58.7%	245.7%
	2000	589,737	442,372	75.0%	52.3%	143.4%
	2001	298,715	373,128	124.9%	41.9%	298.4%
	Total	1,581,294	1,664,533	105.3%	53.6%	196.3%
2010	1997	0	0	-	-	-
	1998	211,064	3,277	1.6%	72.3%	2.1%
	1999	467,179	803,518	172.0%	65.2%	263.7%
	2000	579,583	224,771	38.8%	57.8%	67.1%
	2001	294,848	0	0.0%	46.1%	0.0%
	Total	1,552,674	1,031,566	66.4%	59.2%	112.1%
2011	1997	0	0	-	-	-
	1998	209,323	354	0.2%	79.7%	0.2%
	1999	448,427	175,733	39.2%	72.6%	54.0%
	2000	569,859	635,103	111.4%	64.0%	174.2%
	2001	281,531	130,601	46.4%	50.9%	91.2%
	Total	1,509,141	941,791	62.4%	65.6%	95.1%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2012	1997	0	0	-	-	-
	1998	203,791	1,926	0.9%	88.2%	1.1%
	1999	421,671	137,053	32.5%	81.1%	40.1%
	2000	556,096	803,776	144.5%	70.9%	204.0%
	2001	276,140	123,394	44.7%	56.3%	79.4%
	Total	1,457,699	1,066,150	73.1%	72.8%	100.4%
2013	1997	0	0	-	-	-
	1998	208,865	33,290	15.9%	97.8%	16.3%
	1999	432,018	292,429	67.7%	90.8%	74.6%
	2000	560,890	340,541	60.7%	78.9%	76.9%
	2001	289,780	61,289	21.2%	62.5%	33.8%
	Total	1,491,553	727,548	48.8%	81.1%	60.1%
2014	1997	0	0	-	-	-
	1998	229,794	22,000	9.6%	108.4%	8.8%
	1999	469,895	362,303	77.1%	102.0%	75.6%
	2000	597,974	183,752	30.7%	88.2%	34.8%
	2001	299,692	795,268	265.4%	69.5%	381.6%
	Total	1,597,354	1,363,322	85.3%	90.6%	94.2%
2015	1997	0	0	-	-	-
	1998	232,516	568,523	244.5%	120.3%	203.2%
	1999	484,197	651,466	134.5%	114.6%	117.4%
	2000	609,063	418,738	68.8%	98.9%	69.5%
	2001	294,457	90,316	30.7%	77.8%	39.4%
	Total	1,620,233	1,729,044	106.7%	101.5%	105.2%
All Calendar Years	1997	0	0	-	53.1%	-
	1998	4,205,559	1,578,089	37.5%	49.8%	75.4%
	1999	8,475,201	4,755,978	56.1%	46.9%	119.5%
	2000	9,781,743	3,972,359	40.6%	43.7%	93.0%
	2001	4,516,288	2,638,106	58.4%	37.5%	155.6%
	Total	26,978,791	12,944,531	48.0%	44.4%	108.1%

### **Nationwide A to E Experience - Based on Earned Rate Increases in Pennsylvania**

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1997	1997	345,017	0	0.0%	19.6%	0.0%
	Total	345,017	0	0.0%	19.6%	0.0%
1998	1997	1,391,608	364	0.0%	21.1%	0.1%
	1998	3,583,233	13,616	0.4%	18.8%	2.0%
	Total	4,974,842	13,981	0.3%	19.4%	1.5%
1999	1997	1,336,113	10,270	0.8%	26.8%	2.9%
	1998	7,743,551	648,385	8.4%	21.2%	39.6%
	1999	8,602,333	382,046	4.4%	17.6%	25.3%
	Total	17,681,997	1,040,702	5.9%	19.7%	29.9%
2000	1997	1,307,884	810,867	62.0%	31.9%	194.5%
	1998	7,443,122	1,571,260	21.1%	26.4%	79.9%
	1999	17,292,581	1,380,676	8.0%	20.2%	39.5%
	2000	13,288,060	103,585	0.8%	17.5%	4.5%
	Total	39,331,647	3,866,388	9.8%	20.6%	47.7%
2001	1997	1,274,742	623,559	48.9%	36.1%	135.5%
	1998	7,241,231	947,020	13.1%	31.1%	42.0%
	1999	16,667,497	1,497,925	9.0%	25.3%	35.5%
	2000	25,417,384	1,777,959	7.0%	20.1%	34.9%
	2001	10,634,705	0	0.0%	16.4%	0.0%
	Total	61,235,559	4,846,462	7.9%	22.2%	35.7%
2002	1997	1,157,235	571,886	49.4%	39.2%	126.1%
	1998	6,570,129	982,291	15.0%	34.7%	43.1%
	1999	15,514,417	2,016,574	13.0%	29.9%	43.5%
	2000	23,418,202	3,688,892	15.8%	24.9%	63.2%
	2001	16,727,330	613,985	3.7%	19.1%	19.3%
	2002	3,198,324	3,488	0.1%	15.4%	0.7%
	Total	66,585,636	7,877,116	11.8%	25.0%	47.3%
2003	1997	1,121,391	684,106	61.0%	42.7%	142.9%
	1998	6,262,513	1,921,910	30.7%	37.7%	81.3%
	1999	14,961,065	2,424,955	16.2%	33.6%	48.3%
	2000	22,469,540	5,519,188	24.6%	29.4%	83.5%
	2001	15,595,342	1,429,498	9.2%	23.5%	39.0%
	2002	4,304,944	855,304	19.9%	18.3%	108.4%
	Total	64,714,795	12,834,960	19.8%	28.8%	68.8%
2004	1997	1,100,204	360,613	32.8%	46.7%	70.2%
	1998	6,147,852	1,925,819	31.3%	41.2%	76.1%
	1999	14,551,892	5,247,073	36.1%	36.6%	98.5%
	2000	21,914,145	8,305,741	37.9%	32.8%	115.5%
	2001	14,996,705	3,382,284	22.6%	27.3%	82.5%
	2002	4,008,945	237,000	5.9%	22.4%	26.4%
	Total	62,719,744	19,458,530	31.0%	32.4%	95.9%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2005	1997	1,075,099	1,013,296	94.3%	51.3%	183.8%
	1998	6,048,942	1,457,938	24.1%	45.1%	53.4%
	1999	14,258,056	4,738,356	33.2%	40.1%	82.8%
	2000	21,470,117	4,963,168	23.1%	35.7%	64.7%
	2001	14,602,174	2,344,362	16.1%	30.1%	53.3%
	2002	3,876,262	433,495	11.2%	26.0%	43.1%
	Total	61,330,650	14,950,614	24.4%	35.5%	68.6%
2006	1997	1,041,063	388,805	37.3%	56.5%	66.1%
	1998	5,934,879	4,024,802	67.8%	49.6%	136.6%
	1999	13,985,091	7,496,682	53.6%	44.1%	121.5%
	2000	21,114,253	9,389,766	44.5%	39.0%	114.1%
	2001	14,254,366	5,268,728	37.0%	32.5%	113.6%
	2002	3,809,295	1,244,031	32.7%	28.4%	114.8%
	Total	60,138,947	27,812,814	46.2%	38.8%	119.3%
2007	1997	1,008,984	890,360	88.2%	62.5%	141.3%
	1998	5,793,352	2,995,730	51.7%	54.8%	94.4%
	1999	13,759,495	5,167,720	37.6%	48.7%	77.1%
	2000	20,675,209	9,362,385	45.3%	42.8%	105.9%
	2001	13,973,689	4,612,452	33.0%	35.3%	93.5%
	2002	3,744,438	322,638	8.6%	30.7%	28.0%
	Total	58,955,167	23,351,284	39.6%	42.5%	93.3%
2008	1997	977,050	1,260,320	129.0%	69.2%	186.5%
	1998	5,650,407	5,209,862	92.2%	60.7%	152.0%
	1999	13,500,316	9,556,146	70.8%	53.9%	131.3%
	2000	20,206,109	9,051,491	44.8%	47.1%	95.1%
	2001	13,699,379	5,065,190	37.0%	38.5%	96.1%
	2002	3,689,055	856,157	23.2%	33.4%	69.6%
	Total	57,722,316	30,999,166	53.7%	46.7%	115.0%
2009	1997	945,791	899,740	95.1%	76.7%	124.1%
	1998	5,514,921	4,709,963	85.4%	67.3%	126.9%
	1999	13,187,988	10,020,319	76.0%	59.9%	126.8%
	2000	19,719,651	11,487,015	58.3%	52.1%	111.8%
	2001	13,379,926	5,641,167	42.2%	42.1%	100.1%
	2002	3,612,821	2,241,347	62.0%	36.4%	170.5%
	Total	56,361,097	34,999,552	62.1%	51.5%	120.5%
2010	1997	919,524	1,109,166	120.6%	85.1%	141.7%
	1998	5,358,027	6,558,215	122.4%	74.8%	163.7%
	1999	12,872,236	9,450,648	73.4%	66.7%	110.1%
	2000	19,195,601	12,714,061	66.2%	57.8%	114.6%
	2001	13,065,996	4,471,593	34.2%	46.3%	74.0%
	2002	3,515,599	2,064,762	58.7%	39.8%	147.5%
	Total	54,926,982	36,368,444	66.2%	57.0%	116.2%
2011	1997	894,107	1,373,630	153.6%	94.9%	162.0%
	1998	5,173,098	5,233,693	101.2%	83.3%	121.4%
	1999	12,562,758	14,861,779	118.3%	74.3%	159.2%
	2000	18,680,994	13,700,144	73.3%	64.2%	114.2%
	2001	12,729,516	6,912,497	54.3%	51.0%	106.5%
	2002	3,462,709	1,463,531	42.3%	43.8%	96.6%
	Total	53,503,183	43,545,274	81.4%	63.2%	128.8%

Calendar Year	Issue Year	Earned Premium	Incurred Losses	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2012	1997	866,238	1,507,710	174.1%	105.8%	164.5%
	1998	4,996,151	6,836,327	136.8%	93.1%	147.0%
	1999	12,200,240	18,209,404	149.3%	83.1%	179.5%
	2000	18,195,649	19,036,971	104.6%	71.5%	146.3%
	2001	12,430,428	6,812,571	54.8%	56.3%	97.3%
	2002	3,403,322	1,473,975	43.3%	48.3%	89.7%
	Total	52,092,028	53,876,957	103.4%	70.3%	147.2%
2013	1997	864,411	1,082,981	125.3%	118.1%	106.1%
	1998	5,100,371	5,419,092	106.2%	104.1%	102.0%
	1999	12,363,989	15,789,860	127.7%	93.3%	136.9%
	2000	18,601,972	17,345,314	93.2%	79.9%	116.7%
	2001	12,785,969	9,561,887	74.8%	62.5%	119.7%
	2002	3,512,995	3,001,142	85.4%	53.4%	160.1%
	Total	53,229,707	52,200,276	98.1%	78.4%	125.2%
2014	1997	976,589	1,932,797	197.9%	131.7%	150.3%
	1998	5,682,504	7,666,834	134.9%	116.5%	115.8%
	1999	13,467,418	17,426,297	129.4%	104.9%	123.4%
	2000	20,465,091	19,599,719	95.8%	89.7%	106.8%
	2001	13,869,175	10,010,757	72.2%	69.5%	103.8%
	2002	3,725,248	2,336,732	62.7%	59.2%	105.9%
	Total	58,186,026	58,973,136	101.4%	87.6%	115.7%
2015	1997	1,058,542	611,017	57.7%	146.9%	39.3%
	1998	5,796,825	7,261,950	125.3%	130.3%	96.2%
	1999	13,875,119	17,793,146	128.2%	117.9%	108.8%
	2000	21,247,333	21,885,830	103.0%	100.8%	102.2%
	2001	14,168,518	11,006,740	77.7%	77.7%	100.0%
	2002	3,833,952	2,956,746	77.1%	66.1%	116.7%
	Total	59,980,288	61,515,429	102.6%	98.1%	104.5%
All Calendar Years	1997	19,661,591	15,131,488	77.0%	53.1%	144.9%
	1998	106,041,107	65,384,706	61.7%	49.8%	123.9%
	1999	233,622,492	143,459,604	61.4%	46.9%	130.8%
	2000	326,079,308	167,931,227	51.5%	43.7%	117.9%
	2001	206,913,219	77,133,711	37.3%	37.5%	99.3%
	2002	51,697,909	19,490,348	37.7%	34.0%	110.9%
	Total	944,015,628	488,531,083	51.8%	43.2%	119.7%



## Form 97045 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase

**Loss Ratio Demonstration - Results from the sum of the accumulated past and the discounted projections**

**Form 97045 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase**

Earned Premium and Incurred Losses are calculated by accumulating past amounts and discounting projected amounts at 4.5%.

		Earned Premium	Incurred Losses	Loss Ratio
With Rate Increase	Nationwide Original Rate Class	1,590,519,853	2,376,199,724	149%
	Nationwide New Rate Class	627,309,080	758,101,774	121%
	Pennsylvania Policies Issued Prior to Nov. 1, 2000	49,768,931	70,166,639	141%
	Pennsylvania Policies Issued on or After to Nov. 1, 2000	13,018,809	15,505,395	119%

		Earned Premium	Incurred Losses	Loss Ratio
Without Rate Increase	Nationwide Original Rate Class	1,453,225,189	2,376,199,724	164%
	Nationwide New Rate Class	565,008,720	758,101,774	134%
	Pennsylvania Policies Issued Prior to Nov. 1, 2000	45,471,085	70,166,639	154%
	Pennsylvania Policies Issued on or After to Nov. 1, 2000	11,884,341	15,505,395	130%

## Original and Updated Claim Costs

30 day Elimination Period

				No Inflation			Simple Inflation			Compound Inflation		
				Updated		Original	Updated		Original	Updated		Original
Issue Age	Duration	Elimination Period	Benefit Period	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost
40	5	30	2	18	13	78	23	16	97	23	16	98
40	10	30	2	33	23	82	50	35	122	54	37	131
40	20	30	2	71	68	97	143	137	193	186	178	250
40	30	30	2	208	221	178	526	560	445	883	940	748
40	40	30	2	871	1100	658	2637	3356	1978	5988	7621	4495
40	50	30	2	2698	4218	2277	9447	14994	8051	29873	47403	25485
50	5	30	2	39	28	102	49	34	128	50	35	129
50	10	30	2	69	67	104	104	100	156	112	107	167
50	20	30	2	203	216	182	408	437	364	528	567	471
50	30	30	2	858	1089	662	2157	2758	1651	3620	4629	2774
50	40	30	2	2675	4191	2258	8002	12729	6788	18158	28878	15427
50	50	30	2	3828	5894	4600	13245	20923	16263	41841	66078	51483
60	5	30	2	89	100	169	111	125	211	112	127	214
60	10	30	2	199	212	198	297	319	298	318	342	319
60	20	30	2	847	1078	687	1695	2174	1380	2196	2815	1788
60	30	30	2	2656	4164	2317	6593	10493	5851	11053	17587	9829
60	40	30	2	3802	5858	4809	11228	17746	14942	25439	40186	33961
60	50	30	2	4183	5492	5075	14747	19625	19297	46496	61864	61087
70	5	30	2	409	469	413	509	588	520	517	597	526
70	10	30	2	916	1165	775	1367	1753	1179	1465	1878	1261
70	20	30	2	2876	4503	2525	5677	9021	5194	7336	11654	6730
70	30	30	2	4096	6274	5541	10005	15708	15084	16711	26216	25342
70	40	30	2	4491	5736	6455	13430	17381	22911	30273	39164	52072
70	50	30	2	3267	4307	6455	11540	15307	26794	36184	47995	84819

## Original and Updated Claim Costs

30 day Elimination Period

				No Inflation			Simple Inflation			Compound Inflation		
				Updated		Original	Updated		Original	Updated		Original
Issue Age	Duration	Elimination Period	Benefit Period	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost
40	5	30	5	35	25	136	45	32	170	46	32	172
40	10	30	5	64	44	142	99	68	214	106	73	229
40	20	30	5	132	125	166	276	260	336	358	338	436
40	30	30	5	362	402	298	929	1048	760	1560	1759	1276
40	40	30	5	1445	2069	1072	4397	6463	3300	9980	14668	7501
40	50	30	5	4120	6985	3674	14443	25029	13226	45633	79066	41867
50	5	30	5	76	52	176	98	67	221	99	68	224
50	10	30	5	130	123	178	201	190	270	216	204	288
50	20	30	5	354	395	305	724	820	619	938	1063	802
50	30	30	5	1427	2058	1078	3605	5336	2745	6047	8951	4611
50	40	30	5	4098	6967	3643	12272	21315	11214	27814	48298	25486
50	50	30	5	5135	7871	6982	17730	27867	25137	55933	87880	79572
60	5	30	5	160	184	284	205	237	356	208	241	361
60	10	30	5	348	388	331	530	601	502	569	644	537
60	20	30	5	1413	2044	1120	2844	4222	2288	3682	5466	2965
60	30	30	5	4082	6946	3742	10141	17625	9629	16974	29491	16178
60	40	30	5	5116	7849	7307	15066	23695	23352	34058	53532	53075
60	50	30	5	4290	6633	7712	15347	24218	29854	48262	76138	94506
70	5	30	5	723	883	699	917	1140	882	934	1161	893
70	10	30	5	1542	2229	1268	2320	3443	1938	2488	3693	2073
70	20	30	5	4450	7544	4090	8778	15198	8546	11324	19598	11074
70	30	30	5	5513	8346	8445	13382	20752	23530	22268	34497	39532
70	40	30	5	4498	7346	9837	13581	22622	35911	30457	50710	81617
70	50	30	5	3974	7545	9837	14295	27643	41574	44564	86177	131607

## Original and Updated Claim Costs

30 day Elimination Period

				No Inflation			Simple Inflation			Compound Inflation		
				Updated		Original	Updated		Original	Updated		Original
Issue Age	Duration	Elimination Period	Benefit Period	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost
40	5	30	Lifetime	58	45	177	78	64	225	79	65	228
40	10	30	Lifetime	104	81	187	168	139	287	180	149	307
40	20	30	Lifetime	216	223	223	466	507	464	604	658	601
40	30	30	Lifetime	563	694	417	1471	1951	1090	2469	3275	1831
40	40	30	Lifetime	2162	3316	1452	6640	10705	4594	15063	24280	10441
40	50	30	Lifetime	5711	9418	4660	20141	34068	17381	63591	107538	55021
50	5	30	Lifetime	123	95	236	163	137	299	166	140	303
50	10	30	Lifetime	212	219	240	341	372	368	366	399	394
50	20	30	Lifetime	554	683	426	1152	1530	888	1494	1984	1150
50	30	30	Lifetime	2142	3306	1460	5462	8854	3813	9159	14843	6407
50	40	30	Lifetime	5694	9423	4622	17145	29094	14620	38824	65860	33228
50	50	30	Lifetime	5807	9130	8447	20028	32311	31503	63114	101773	99725
60	5	30	Lifetime	261	322	393	345	449	500	351	458	506
60	10	30	Lifetime	546	674	464	849	1129	713	911	1212	762
60	20	30	Lifetime	2129	3297	1517	4326	7037	3176	5599	9108	4116
60	30	30	Lifetime	5689	9426	4746	14207	24132	12532	23749	40323	21055
60	40	30	Lifetime	5803	9134	8839	17055	27536	29035	38483	62088	65990
60	50	30	Lifetime	5123	10220	9329	18431	37795	37415	57830	118551	118440
70	5	30	Lifetime	1131	1515	982	1459	2088	1254	1488	2130	1270
70	10	30	Lifetime	2345	3640	1722	3572	5828	2671	3833	6254	2858
70	20	30	Lifetime	6235	10295	5204	12358	20912	11143	15913	26912	14440
70	30	30	Lifetime	6220	10065	10246	15037	24934	29290	24937	41295	49209
70	40	30	Lifetime	5719	11426	11935	17298	35498	44780	38617	79199	101776
70	50	30	Lifetime	5967	11793	11935	21562	43887	52255	66872	136115	165420

## Original and Updated Claim Costs

90 day Elimination Period

				No Inflation			Simple Inflation			Compound Inflation		
				Updated		Original	Updated		Original	Updated		Original
Issue Age	Duration	Elimination Period	Benefit Period	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost
40	5	90	2	15	11	70	19	13	87	19	14	88
40	10	90	2	27	19	73	42	29	110	45	31	118
40	20	90	2	58	56	87	119	113	173	155	147	225
40	30	90	2	170	181	160	432	463	400	726	778	672
40	40	90	2	715	923	592	2178	2842	1778	4947	6453	4040
40	50	90	2	2199	3591	2047	7768	12864	7237	24561	40673	22908
50	5	90	2	33	23	92	41	28	115	42	29	116
50	10	90	2	57	54	94	87	83	140	93	89	150
50	20	90	2	165	178	164	335	362	327	435	470	424
50	30	90	2	704	914	595	1781	2335	1484	2990	3921	2494
50	40	90	2	2180	3568	2030	6581	10919	6101	14933	24775	13867
50	50	90	2	3067	5052	4134	10719	18056	14619	33860	57030	46277
60	5	90	2	73	82	152	91	103	190	93	105	192
60	10	90	2	162	174	178	244	264	268	262	283	287
60	20	90	2	695	904	617	1400	1841	1240	1814	2384	1607
60	30	90	2	2164	3544	2083	5422	8999	5259	9090	15085	8835
60	40	90	2	3046	5020	4322	9087	15311	13431	20587	34679	30527
60	50	90	2	3334	4671	4562	11873	16837	17346	37445	53093	54909
70	5	90	2	335	390	371	421	492	467	427	500	473
70	10	90	2	752	978	697	1130	1485	1060	1210	1591	1134
70	20	90	2	2345	3832	2270	4669	7735	4668	6035	9995	6050
70	30	90	2	3285	5376	4981	8103	13555	13559	13533	22630	22779
70	40	90	2	3578	4874	5802	10812	14907	20594	24384	33612	46806
70	50	90	2	2579	3611	5802	9215	12975	24084	28921	40722	76242

## Original and Updated Claim Costs

90 day Elimination Period

				No Inflation			Simple Inflation			Compound Inflation		
				Updated		Original	Updated		Original	Updated		Original
Issue Age	Duration	Elimination Period	Benefit Period	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost
40	5	90	5	29	20	122	38	27	153	39	27	155
40	10	90	5	53	37	128	83	57	193	89	62	206
40	20	90	5	110	104	149	232	218	303	301	282	393
40	30	90	5	297	334	269	771	881	684	1295	1479	1150
40	40	90	5	1190	1752	966	3653	5518	2974	8292	12525	6759
40	50	90	5	3397	6011	3310	12006	21685	11918	37933	68506	37727
50	5	90	5	63	43	159	82	56	199	84	57	202
50	10	90	5	108	102	161	169	159	243	181	171	260
50	20	90	5	291	328	275	601	689	558	779	893	723
50	30	90	5	1175	1742	971	2994	4554	2473	5023	7639	4155
50	40	90	5	3379	5994	3283	10201	18464	10105	23121	41842	22966
50	50	90	5	4210	6923	6292	14657	24656	22651	46238	77764	71703
60	5	90	5	132	152	256	170	198	321	173	201	325
60	10	90	5	286	322	299	440	505	452	472	541	484
60	20	90	5	1164	1730	1009	2362	3602	2062	3058	4663	2672
60	30	90	5	3366	5974	3372	8429	15263	8677	14109	25542	14578
60	40	90	5	4195	6901	6584	12455	20959	21043	28155	47362	47825
60	50	90	5	3580	5562	6949	12938	20476	26901	40702	64408	85159
70	5	90	5	597	740	630	763	964	795	777	981	805
70	10	90	5	1269	1885	1142	1926	2935	1746	2066	3147	1868
70	20	90	5	3672	6491	3686	7301	13164	7700	9419	16979	9979
70	30	90	5	4529	7350	7609	11082	18386	21203	18440	30577	35622
70	40	90	5	3761	6146	8864	11478	19103	32359	25763	42866	73545
70	50	90	5	3137	6298	8864	11435	23344	37462	35700	72882	118591

## Original and Updated Claim Costs

90 day Elimination Period

Issue Age	Duration	Elimination Period	Benefit Period	No Inflation			Simple Inflation			Compound Inflation		
				Updated		Original	Updated		Original	Updated		Original
				Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost	Single Male CC	Single Female CC	Single Unisex Claim Cost
40	5	90	Lifetime	48	38	164	66	54	208	67	55	211
40	10	90	Lifetime	87	68	173	142	119	266	152	127	284
40	20	90	Lifetime	180	187	206	393	431	429	510	558	556
40	30	90	Lifetime	465	583	386	1227	1661	1008	2060	2787	1694
40	40	90	Lifetime	1789	2823	1343	5547	9203	4248	12582	20874	9655
40	50	90	Lifetime	4757	8213	4309	16932	29948	16073	53458	94539	50879
50	5	90	Lifetime	103	80	218	138	117	277	141	119	280
50	10	90	Lifetime	177	183	222	288	315	341	309	339	364
50	20	90	Lifetime	457	573	394	962	1302	821	1247	1687	1064
50	30	90	Lifetime	1773	2813	1350	4562	7607	3526	7650	12755	5924
50	40	90	Lifetime	4744	8219	4274	14415	25581	13520	32640	57911	30727
50	50	90	Lifetime	4879	7876	7811	16980	28080	29131	53499	88452	92218
60	5	90	Lifetime	216	269	364	289	380	462	294	387	468
60	10	90	Lifetime	450	566	429	708	960	659	760	1031	705
60	20	90	Lifetime	1762	2805	1402	3613	6044	2937	4677	7823	3806
60	30	90	Lifetime	4741	8221	4389	11946	21213	11589	19968	35449	19470
60	40	90	Lifetime	4878	7879	8174	14462	23927	26850	32625	53957	61023
60	50	90	Lifetime	4072	8550	8627	14803	31883	34598	46463	100054	109525
70	5	90	Lifetime	936	1277	908	1219	1780	1159	1243	1816	1174
70	10	90	Lifetime	1942	3096	1592	2984	5002	2470	3202	5367	2643
70	20	90	Lifetime	5205	8988	4812	10407	18398	10305	13399	23679	13353
70	30	90	Lifetime	5248	8683	9475	12791	21664	27086	21203	35887	45505
70	40	90	Lifetime	4541	9540	11037	13882	29911	41410	31012	66798	94116
70	50	90	Lifetime	4714	9821	11037	17259	36942	48322	53610	114748	152969

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to November 1, 2000  
 Long Term Care Insurance Policy Form 97045PA.1 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	40%	40%
30-34	0%	40%	40%
35-39	0%	40%	40%
40	0%	40%	40%
41	0%	40%	40%
42	0%	40%	40%
43	0%	40%	40%
44	0%	40%	40%
45	0%	40%	40%
46	0%	40%	40%
47	0%	40%	40%
48	0%	40%	40%
49	0%	40%	40%
50	0%	40%	40%
51	0%	40%	40%
52	0%	40%	40%
53	0%	40%	40%
54	0%	40%	40%
55	0%	40%	40%
56	0%	40%	40%
57	0%	40%	40%
58	0%	40%	40%
59	0%	40%	40%
60	0%	40%	40%
61	0%	40%	40%
62	0%	40%	40%
63	0%	40%	40%
64	0%	40%	40%
65	0%	40%	40%
66	0%	40%	40%
67	0%	40%	40%
68	0%	39%	40%
69	0%	35%	40%
70	0%	31%	40%
71	0%	24%	40%
72	0%	16%	32%
73	0%	7%	15%
74	0%	5%	15%
75	0%	10%	15%
76	0%	15%	15%
77	0%	15%	15%
78	0%	15%	15%
79	0%	15%	15%
80	0%	15%	15%
81	0%	15%	15%
82	0%	15%	15%
83	0%	15%	15%
84	0%	15%	15%



State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued Prior to November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	40%	40%
30-34	0%	40%	40%
35-39	0%	40%	40%
40	0%	40%	40%
41	0%	40%	40%
42	0%	40%	40%
43	0%	40%	40%
44	0%	40%	40%
45	0%	40%	40%
46	0%	40%	40%
47	0%	40%	40%
48	0%	40%	40%
49	0%	40%	40%
50	0%	40%	40%
51	0%	40%	40%
52	0%	40%	40%
53	0%	40%	40%
54	0%	40%	40%
55	0%	40%	40%
56	0%	40%	40%
57	0%	40%	40%
58	0%	40%	40%
59	0%	40%	40%
60	0%	40%	40%
61	0%	40%	40%
62	0%	40%	40%
63	0%	40%	40%
64	0%	40%	40%
65	0%	39%	40%
66	0%	37%	40%
67	0%	34%	40%
68	0%	31%	40%
69	0%	27%	39%
70	0%	23%	35%
71	0%	17%	29%
72	0%	10%	22%
73	0%	2%	14%
74	0%	2%	14%
75	0%	8%	15%
76	0%	12%	15%
77	0%	15%	15%
78	0%	15%	15%
79	0%	15%	15%
80	0%	15%	15%
81	0%	15%	15%
82	0%	15%	15%
83	0%	15%	15%
84	0%	15%	15%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to November 1, 2000  
 Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	40%	40%	40%
67	40%	40%	40%
68	40%	40%	40%
69	37%	40%	40%
70	32%	40%	40%
71	27%	40%	40%
72	22%	35%	40%
73	15%	24%	40%
74	12%	20%	36%
75	14%	20%	36%
76	13%	20%	37%
77	13%	21%	38%
78	9%	18%	35%
79	7%	17%	34%
80	7%	17%	34%
81	7%	17%	34%
82	7%	17%	34%
83	7%	17%	34%
84	7%	17%	34%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to November 1, 2000  
 Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	40%	40%	40%
67	40%	40%	40%
68	38%	40%	40%
69	33%	40%	40%
70	28%	40%	40%
71	22%	37%	40%
72	16%	28%	40%
73	8%	18%	30%
74	5%	14%	26%
75	6%	14%	26%
76	5%	14%	27%
77	6%	15%	29%
78	3%	14%	28%
79	1%	14%	27%
80	1%	14%	27%
81	1%	14%	27%
82	1%	14%	27%
83	1%	14%	27%
84	1%	14%	27%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to November 1, 2000  
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
 Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	40%	40%	40%
67	40%	40%	40%
68	40%	40%	40%
69	40%	40%	40%
70	40%	40%	40%
71	40%	40%	40%
72	32%	40%	40%
73	24%	36%	40%
74	21%	30%	40%
75	21%	28%	40%
76	20%	25%	40%
77	19%	24%	40%
78	16%	19%	36%
79	13%	17%	34%
80	13%	17%	34%
81	13%	17%	34%
82	13%	17%	34%
83	13%	17%	34%
84	13%	17%	34%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued Prior to November 1, 2000  
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	40%	40%	40%
67	40%	40%	40%
68	40%	40%	40%
69	40%	40%	40%
70	40%	40%	40%
71	34%	40%	40%
72	26%	40%	40%
73	17%	30%	40%
74	14%	24%	37%
75	13%	22%	35%
76	11%	20%	33%
77	10%	19%	32%
78	7%	15%	28%
79	5%	13%	26%
80	5%	13%	26%
81	5%	13%	26%
82	5%	13%	26%
83	5%	13%	26%
84	5%	13%	26%

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Long Term Care Insurance Policy Form 97045PA.1 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	40%	40%
30-34	0%	40%	40%
35-39	0%	40%	40%
40	0%	40%	40%
41	0%	40%	40%
42	0%	40%	40%
43	0%	40%	40%
44	0%	40%	40%
45	0%	40%	40%
46	0%	40%	40%
47	0%	40%	40%
48	0%	40%	40%
49	0%	40%	40%
50	0%	40%	40%
51	0%	40%	40%
52	0%	40%	40%
53	0%	40%	40%
54	0%	40%	40%
55	0%	40%	40%
56	0%	40%	40%
57	0%	40%	40%
58	0%	40%	40%
59	0%	40%	40%
60	0%	40%	40%
61	0%	40%	40%
62	0%	36%	40%
63	0%	34%	40%
64	0%	32%	40%
65	0%	31%	40%
66	0%	29%	40%
67	0%	26%	40%
68	0%	22%	37%
69	0%	18%	33%
70	0%	13%	28%
71	0%	7%	21%
72	0%	0%	13%
73	0%	0%	6%
74	0%	0%	3%
75	0%	0%	8%
76	0%	0%	13%
77	0%	2%	15%
78	0%	1%	15%
79	0%	1%	15%
80	0%	1%	15%
81	0%	1%	15%
82	0%	1%	15%
83	0%	1%	15%
84	0%	1%	15%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After November 1, 2000  
 Long Term Care Insurance Policy Form 97045PA.1 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	0%	36%	40%
30-34	0%	36%	40%
35-39	0%	40%	40%
40	0%	40%	40%
41	0%	40%	40%
42	0%	40%	40%
43	0%	40%	40%
44	0%	40%	40%
45	0%	40%	40%
46	0%	40%	40%
47	0%	40%	40%
48	0%	40%	40%
49	0%	40%	40%
50	0%	40%	40%
51	0%	40%	40%
52	0%	40%	40%
53	0%	40%	40%
54	0%	40%	40%
55	0%	40%	40%
56	0%	40%	40%
57	0%	40%	40%
58	0%	40%	40%
59	0%	38%	40%
60	0%	35%	40%
61	0%	32%	40%
62	0%	29%	40%
63	0%	27%	40%
64	0%	25%	37%
65	0%	24%	35%
66	0%	22%	33%
67	0%	18%	29%
68	0%	15%	26%
69	0%	11%	22%
70	0%	6%	17%
71	0%	1%	11%
72	0%	0%	5%
73	0%	0%	0%
74	0%	0%	0%
75	0%	0%	3%
76	0%	0%	7%
77	0%	0%	11%
78	0%	0%	10%
79	0%	0%	10%
80	0%	0%	10%
81	0%	0%	10%
82	0%	0%	10%
83	0%	0%	10%
84	0%	0%	10%

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	35%	40%	40%
67	30%	40%	40%
68	25%	40%	40%
69	19%	35%	40%
70	14%	28%	40%
71	9%	21%	35%
72	4%	12%	26%
73	2%	4%	17%
74	0%	0%	12%
75	0%	0%	12%
76	0%	0%	12%
77	0%	0%	12%
78	0%	0%	10%
79	0%	0%	9%
80	0%	0%	9%
81	0%	0%	9%
82	0%	0%	9%
83	0%	0%	9%
84	0%	0%	9%



State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After November 1, 2000  
 Base + Simple Automatic Increase Benefit Rider Form 99504 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	36%	40%	40%
66	31%	40%	40%
67	26%	39%	40%
68	21%	34%	40%
69	16%	28%	39%
70	11%	22%	33%
71	8%	15%	25%
72	5%	7%	16%
73	2%	0%	10%
74	0%	0%	5%
75	0%	0%	3%
76	0%	0%	4%
77	0%	0%	5%
78	0%	0%	4%
79	0%	0%	3%
80	0%	0%	3%
81	0%	0%	3%
82	0%	0%	3%
83	0%	0%	3%
84	0%	0%	3%

State Farm Mutual Automobile Insurance Company  
Bloomington, Illinois  
Proposed Rates on Policies Issued On or After November 1, 2000  
Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	40%	40%	40%
67	40%	40%	40%
68	40%	40%	40%
69	34%	40%	40%
70	27%	40%	40%
71	20%	35%	40%
72	13%	25%	40%
73	10%	15%	30%
74	7%	8%	22%
75	5%	6%	20%
76	2%	3%	17%
77	1%	2%	15%
78	0%	0%	11%
79	0%	0%	9%
80	0%	0%	9%
81	0%	0%	9%
82	0%	0%	9%
83	0%	0%	9%
84	0%	0%	9%

State Farm Mutual Automobile Insurance Company  
 Bloomington, Illinois  
 Proposed Rates on Policies Issued On or After November 1, 2000  
 Base + Compound Automatic Increase Benefit Rider Form 99505 Series  
 Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue <u>Age</u>	2 Year <u>Benefit Period</u>	5 Year <u>Benefit Period</u>	Lifetime <u>Benefit Period</u>
18-29	40%	40%	40%
30-34	40%	40%	40%
35-39	40%	40%	40%
40	40%	40%	40%
41	40%	40%	40%
42	40%	40%	40%
43	40%	40%	40%
44	40%	40%	40%
45	40%	40%	40%
46	40%	40%	40%
47	40%	40%	40%
48	40%	40%	40%
49	40%	40%	40%
50	40%	40%	40%
51	40%	40%	40%
52	40%	40%	40%
53	40%	40%	40%
54	40%	40%	40%
55	40%	40%	40%
56	40%	40%	40%
57	40%	40%	40%
58	40%	40%	40%
59	40%	40%	40%
60	40%	40%	40%
61	40%	40%	40%
62	40%	40%	40%
63	40%	40%	40%
64	40%	40%	40%
65	40%	40%	40%
66	40%	40%	40%
67	40%	40%	40%
68	38%	40%	40%
69	30%	40%	40%
70	23%	38%	40%
71	19%	28%	40%
72	15%	18%	30%
73	10%	10%	21%
74	6%	4%	14%
75	2%	1%	11%
76	0%	0%	9%
77	0%	0%	8%
78	0%	0%	5%
79	0%	0%	3%
80	0%	0%	3%
81	0%	0%	3%
82	0%	0%	3%
83	0%	0%	3%
84	0%	0%	3%

## **Distribution of Business as of 12/31/2015 - Form 97045 Series**

### **Countrywide**

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	10%
5 Year	41%
Lifetime	49%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	39%
90 Day	61%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	33%
Simple	31%
Compound	35%

<u>Gender</u>	<u>% of PIF</u>
Male	42%
Female	58%

<u>Issue Age</u>	<u>% of PIF</u>
<30	0%
30-34	4%
35-39	5%
40-44	7%
45-49	10%
50-54	17%
55-59	20%
60-64	20%
65-69	12%
70-75	5%
>75	1%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	12%
100-149	63%
150-199	18%
200-250	7%
>250	0%

### **Pennsylvania**

<u>Benefit Period</u>	<u>% of PIF</u>
2 Year	20%
5 Year	39%
Lifetime	42%

<u>Elimination Period</u>	<u>% of PIF</u>
30 Day	42%
90 Day	58%

<u>Inflation Protection</u>	<u>% of PIF</u>
None	34%
Simple	40%
Compound	26%

<u>Gender</u>	<u>% of PIF</u>
Male	43%
Female	57%

<u>Issue Age</u>	<u>% of PIF</u>
<30	2%
30-34	5%
35-39	5%
40-44	6%
45-49	10%
50-54	17%
55-59	19%
60-64	20%
65-69	11%
70-75	4%
>75	1%

<u>Benefit Amount</u>	<u>% of PIF</u>
<100	9%
100-149	54%
150-199	27%
200-250	9%
>250	1%

## **Distribution of Business as of 12/31/2015 - Form 97045 Series**

### **Countrywide**

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	61%
Standard	39%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	70%
No	30%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	2%
No	98%

### **Pennsylvania**

<u>Underwriting Class</u>	<u>% of PIF</u>
Preferred	63%
Standard	37%

<u>Spousal Discount</u>	<u>% of PIF</u>
Yes	69%
No	31%

<u>Non-Forfeiture Rider</u>	<u>% of PIF</u>
Yes	7%
No	93%

## Lapse and Mortality Experience Study Document

### Actual Countrywide Voluntary Lapse Experience - All Long Term Care Forms

Duration	Exposures	# of Lapses	Lapse Rate
1	148,162	12,176	8.22%
2	130,387	5,852	4.49%
3	118,353	3,215	2.72%
4	109,769	2,239	2.04%
5	102,367	1,713	1.67%
6	93,994	1,293	1.38%
7	86,185	946	1.10%
8	79,001	747	0.95%
9	72,085	622	0.86%
10	63,646	448	0.70%
11	50,186	278	0.55%
12+	109,841	584	0.53%

Ultimate Lapse rate assumed in experience projection is .50%

These lapse rates exclude policies written in 2002. Policies written in 2002 were sold during a temporary sales promotion and therefore tend to have higher lapse rates than are typically seen on our long term care policies.

### Actual Countrywide Mortality Experience - All Long Term Care Forms

Duration	Exposures	Actual Deaths	Assumed Mortality Factor	Calculated Mortality Factor
1	165,025	245	31%	31%
2	153,080	439	54%	54%
3	143,145	497	60%	60%
4	133,884	532	63%	63%
5	126,147	631	73%	73%
6	119,085	609	68%	68%
7	110,978	707	78%	78%
8	103,223	762	82%	82%
9	95,954	827	88%	88%
10	88,879	876	92%	92%
11	80,272	836	89%	89%
12	66,813	783	91%	91%
13	47,926	710	100%	100%
14+	58,583	1,152	110%	110%

The mortality factors are applied to 2012 IAM static table

The ultimate mortality factor used in the projections is 110%

### Actual to Expected Results

Original persistency assumptions combined both lapses and mortality.

For the actual to expected comparison, the actual mortality rate and lapse rates will be combined.

Duration	Actual Total Lapse Rate	Expected Total Lapse Rate	Actual to Expected
1	8.4%	9.2%	91%
2	4.8%	6.6%	72%
3	3.1%	5.7%	54%
4	2.4%	5.6%	43%
5	2.2%	5.6%	39%
6	1.9%	5.6%	34%
7	1.7%	5.6%	31%
8	1.7%	5.6%	30%
9	1.7%	6.0%	29%
10	1.7%	6.0%	28%
11	1.6%	6.2%	26%
12	1.7%	6.3%	27%